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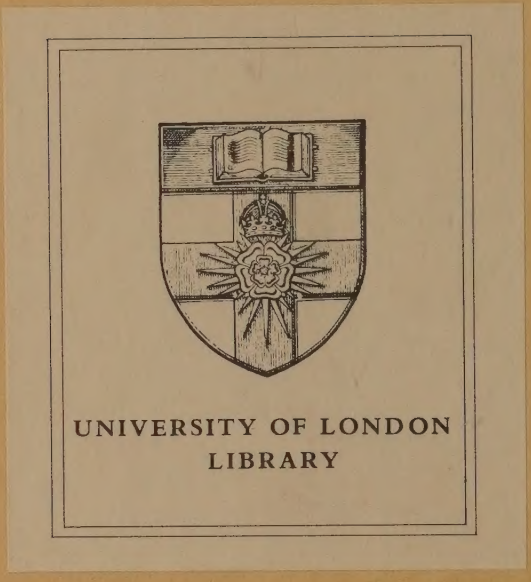

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REPORTS

FROM

COMMISSIONERS, INSPECTORS,

AND OTHERS:

FORTY-SEVEN VOLUMES.

— *(2.)* —

AGED POOR—*continued.*

SESSION 1.—5 *February* 1895——6 *July* 1895.
SESSION 2.—12 *August* 1895——5 *September* 1895.

VOL. XV.

1895.

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FORTY-SEVEN VOLUMES:—CONTENTS OF THE

SECOND VOLUME.

N.B.—*THE* Figures *at the* beginning of the line, *correspond with the* No *at the foot of each* Report; *and the* Figures *at the* end of the line, *refer to the* MS. Paging *of the Volumes arranged for The House of Commons.*

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ROYAL COMMISSION ON THE AGED POOR.

MINUTES OF EVIDENCE

TAKEN BEFORE THE

ROYAL COMMISSION

ON THE

AGED POOR.

DAYS 27 to 48.

WITH

APPENDIX AND INDEX.

VOL. III.

Presented to both Houses of Parliament by Command of Her Majesty,
1895.

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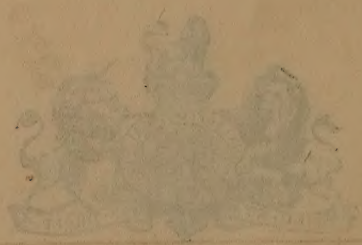

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14th day	22 March 1893	Mr. A. MCDOUGALL, Jun.	- - - -	5117–5160	269
		Dr. H. J. PAINE - -	Chairman of the Cardiff Board of Guardians.	5161–5390	271
		Mr. F. J. BEAVAN -	Member of Cardiff Corporation	5391–5527	286

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		Rev. J. FROME WILKINSON.	Guardian of the Newark Union; Member of Friendly Societies.	5781–5847	305
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18th day	19 April 1893	Mr. GEORGE EDWARDS -	General Secretary of the Norfolk and Norwich Amalgamated Labour Union.	6446–6946	344
19th day	25 April 1893	Mr. ZACHARIAS WALKER	Agent for National Agricultural Labourers' Union.	6947–7285	361
		Mr. J. H. THOMAS -	Clerk to the Guardians of the Carnarvon Union.	7286–7549	375
20th day	26 April 1893	Sir HENRY LONGLEY, K.C.B.	Chief Commissioner of Charities.	7550–7900	381
21st day	2 May 1893	Rev. Canon HINDS HOWELL.	Chairman of the Board of Guardians of the St. Faith's Union, Norwich.	7901–8090	403
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		Mr. JOHN DAVIES - -	Member of County Council, Merionethshire.	8348–8659	430
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		Mr. THOMAS MACKAY -	Member of Charity Organisation Society, St. George's-in-the-East Committee.	9772–9855	499
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28th day	6 June 1893	Miss Octavia Hill -	- - - -	10,450–10,708	550
		Mr. C. J. Drummond -	Labour Correspondent to the Board of Trade; formerly Secretary to the London Society of Compositors; Past President of the Hearts of Oak Benefit Society.	10,709–10,831	567
29th day	12 June 1893	Mr. Charles Booth -	Member of the Commission -	10,832–11,025	575
30th day	13 June 1893	Mr. E. W. Brabrook -	Chief Registrar of Friendly Societies.		
		Mr. William Sutton -	Actuary to the Registry of Friendly Societies, Central Office.	11,026–11,362	591
31st day	27 June 1893	Mr. Reuben Watson -	Associate of the Institute of Actuaries; Actuary to the Manchester Unity of Oddfellows.	11,363–11,638	612
		Mr. R. P. Hardy - -	Fellow of the Institute of Actuaries; Actuary to the Hearts of Oak Society.	11,639–11,721	626
32nd day	28 June 1893	Mr. R. P. Hardy - -	- - - -	11,722–11,949	636
		Rev. Robert Hart -	Honorary Secretary of the Dunmow Friendly Society.	11,950–12,169	648
33rd day	4 July 1893	Right Hon. Joseph Chamberlain, M.P.	Member of the Commission -	12,170–12,353	657
34th day	5 July 1893	Mr. T. Ballan Stead -	Permanent Secretary to the Ancient Order of Foresters.	12,354–12,565	677
35th day	11 July 1893	Right Hon. Joseph Chamberlain, M.P.	- - - -	12,566–12,767	693
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37th day	18 July 1893	Mr. J. D. Grout - -	Wire-worker; resident in Parish of Shoreditch.	13,115–13,376	731
38th day	19 July 1893	Mr. J. J. Cardin - -	Receiver and Accountant General of the General Post Office.	13,377–13,622	744
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		Mr. W. A. Hunter, M.P.	Member of the Commission -	13,623–13,696	755
39th day	13 Feb. 1894	Mr. George Lansbury -	Veneer-cutter; Guardian of the Poplar Union.	13,697–14,053	760
40th day	14 Feb. 1894	Mr. Thomas Pitkin -	Labourer; resident in Winslow Union, Bucks.	14,054–14,343	777
		Mr. John F. Ladd -	Auditor to the London and Counties Labour League; is a Wood-dealer.	14,344–14,502	786
41st day	20 Feb. 1894	Mr. A. R. Jephcott -	Working Engineer; a Member of Birmingham School Board, Trades Council, &c.; and of Unity of Oddfellows.	14,503–14,866	792

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41st day	20 Feb 1894	Mr. James Callear -	Shingler; a Member of the South Staffordshire Iron and Steel Wages Board; and of the Association of Iron and Steel Workers.	14,867–14,963	812
42nd day	21 Feb. 1894	Mr. Edwin Nokes -	Working Gardener, Lickey End, Bromsgrove.	14,964–15,187	818
		Mr. William Webb -	Market Gardener, Bromsgrove	15,188–15,316	826
		Mr. J. H. Smith - -	Parish Roadman, Hampton-in-Arden, Meriden Union.	15,317–15,394	832
43rd day	27 Feb. 1894	Mr. T. H. Walker -	Formerly a Hat Manufacturer; lately an Inmate of Wandsworth Union Workhouse.	15,395–15,580	835
		Mr. Sidney Ward -	Secretary to Brixworth Outdoor Relief Association.	15,581–16,019	841
44th day	28 Feb. 1894	Mr. James Burton -	Colliery Check-weigher; a Guardian of the Ashby Union; and Secretary of a Friendly Society.	16,020–16,413	857
		Mr. Frank Pickering -	Miner; resident at Hugglescote, Ashby.	16,414–16,447	872
		Mr. Ralph Manley -	Ship's Cabin-fitter; Member of Ancient Order of Foresters.	16,448–16,541	874
45th day	6 March 1894	Mr. Henry Allen -	Carpenter; Member of the Birmingham City Council; President of a Sick Society, and Secretary of a Trade Society.	16,542–16,796	878
		Miss Amy Hurlston -	Is acquainted with Conditions of Women's Trades in Coventry and other Midland Districts.	16,797–17,008	890
46th day	7 March 1894	Mr. William Disley -	Labourer, Forden Union, Montgomeryshire.	17,009–17,218	900
		Mr. J. V. Stevens -	Tin-plate Worker, Birmingham; a Forester; Member of Tin-plate Workers' Society.	17,219–17,459	908
47th day	13 March 1894	Mr. S. B. Provis, C.B. -	Legal Assistant Secretary to the Local Government Board.	17,460–17,534	919
		Mr. F. Crompton - -	Working Engineer, Birkenhead; Local Secretary for Amalgamated Society of Engineers.	17,535–17,887	923
48th day	14 March 1894	Mr. Thomas Fatkin -	Manager and Actuary of the Leeds Permanent Benefit Building Society.	17,888–18,134	939

MINUTES OF EVIDENCE

TAKEN BEFORE.

THE ROYAL COMMISSION

ON

THE AGED POOR.

TWENTY-SEVENTH DAY.

Monday, 5th June 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. C. T. RITCHIE (IN THE CHAIR).
HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. JOSEPH CHAMBERLAIN, M.P.
Mr. J. J. HENLEY, C.B.
Mr. ALBERT PELL.
Mr. JAMES STUART, M.P.
Mr. A. C. HUMPHREYS-OWEN.
Mr. C. S. ROUNDELL, M.P.
Mr. C. S. LOCH.
Mr. JOSEPH ARCH, M.P.
Mr. CHARLES BOOTH.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

Mr. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

Professor ALFRED MARSHALL, called in; and Examined.

Chairman.

10187. You are Professor, I think, of Political Economy at Cambridge?—Yes.

Has studied the problem of poverty as Professor of Political Economy.

10188. And you have given a great deal of consideration to what I should call the Poor Law problem?—Yes. I think I should perhaps say that I have devoted myself for the last twenty-five years to the problem of poverty, and that very little of my work has been devoted to any inquiry which does not bear on that. But I do not regard the problem of pauperism, as distinguished from the problem of poverty, as of so great importance as it seems to other people to be.

10189. Have you yourself any practical experience of the administration of the Poor Law?—No, none.

10190. You are not, I understand, in favour of a lax administration of the out-door relief even of the aged poor?—I am opposed to lax administration of relief of every kind.

10191. At the same time, I understand you do not concur with those who think the abolition of out-door relief is either possible or desirable?—I do not think that its sudden abolition is desirable. I agree with people, like Mr. Vallance, who say that it would be a very great mistake to attempt to abolish out-door relief before private charity is ready to take its place in cases in which relief ought to be given.

Chairman – continued.

Out-door relief should not be abolished abruptly.

10192. How would you arrive at the conclusion that private charitable relief was sufficient to justify the abolition of out-door relief by means of the guardians?—I think that would have to be very much a matter of opinion, and I am not quite sure that my own opinion, and that of Mr. Vallance and people who agree with him, would entirely coincide upon that. But I think that certain conditions might be laid down. In the first place there must be, I think, an organised means of applying charity, whether public or private, by individual, and that practically means by volunteer aid. I am opposed to any sharp shutting off of out-door relief until we are ready either by the aid of the Charity Organi-

Chairman—continued.

sation Societies, or, where Charity Organisation Societies cannot be called into existence, by the aid of volunteer committees, subsidiary to the guardians, to enter into each individual case; and to take care that private funds, through the Charity Organisation Societies in some cases, direct in other cases, should go to relieve the distress of people for whom the workhouse test would not be applicable.

Nor before organised charitable societies are ready to take its place.

10193. Is it not the case that that co-operation exists at the present time in many places?—In a few places; but I think we have not sufficient evidence that in London, for instance, the Charity Organisation Societies and the Poor Law between them supply all that is necessary. We have indeed abundant evidence to that effect; but unfortunately it comes only from one side, it comes from the side of the administrators; and we know that the working classes as a body believe that the administrators are mistaken. The working classes may be wrong; but we cannot decide that they are wrong until some means has been got of testing their opinion, and that is in my opinion a matter of very great difficulty which has not yet been grappled with at all.

10194. But you know the case of St. George's-in-the-East?—Yes.

10195. And you know that there is practically no out-door relief even to the aged poor there?—Yes.

10196. And you are aware that there is co-operation between the Charity Organisation Societies and the Poor Law Authorities in that parish?—Yes.

10197. I do not know whether you are aware of the evidence that we have received here, that there seems to be no indication whatever among the people of St. George's-in-the-East, who are almost altogether of the working classes, that they are antagonistic to the method pursued by the board of guardians in St. George's-in-the-East?—I am aware that that statement has been made; but it does not seem to me that the evidence on which it rests is conclusive.

10198. Is it not the fact that the electors in that parish continually send men of the same type as administrators again and again back again to the board of guardians?—I believe that is so; but that does not appear to me to be at all conclusive. It appears to me to go a very little way towards proving the proposition. The test of the proposition, I think, is to be sought in the direct expression of opinions by working men. I have been led to take this line after frequent conversations with them. I always find that they do not believe that the Charity Organisation Societies and the Poor Law between them do all that is needful; and I do not think that it would be at all easy to get a great number of working men to say that they did. Until working men's evidence has been brought forward on this subject, the evidence that has been got by this and previous Commissions seems to me useful in a way, but, so far as this particular question goes, the least important half; until the more important half has been produced, it seems to me that we cannot regard the question as a settled one. I think, however, that there would be the very greatest difficulty in getting working men to

Working-class opinion not satisfied that Poor Law or Charity Organisation Societies do all that is needful.

Chairman—continued.

come forward and give the evidence needed; and that, if the inquiry were made by a Commission, some departure would have to be made from the ordinary course of procedure of a Commission; otherwise I think they would not come.

10199. What do you mean by some departure from the ordinary course of procedure of a Commission?—Well, we have got, I think, to put ourselves into the position of the working men. There are not very many of the working men who are at all ready to submit themselves to the ordeal of examination by a Commission. Of those, a great part are in the higher ranks of the artizans, who, under ordinary circumstances, have no more to do with the Poor Law than any well-to-do citizen. They may have "black "sheep" relatives who have come under it, as anybody may; and they may have been brought into contact indirectly, particularly if they have been local officers of trade unions, with hard cases under the present system; but the chief officers of unions would not be at all likely to have any personal experience of the Poor Law; and in fact they say they have not.

10200. Any personal experience?—Any personal experience of the kind wanted. They lead very busy lives. Those whose opinions I should myself most care for on labour questions in general are probably nearly as busy as a Cabinet Minister, and they have, from their own point of view, work as important to do. They know very little about the gossip as to which of their neighbours has got into this or that misfortune, and how much fault there was in the case; and if they were asked, as they were by the Select Committee of the House of Lords in 1888, to give evidence, they would certainly say that they were not authorised to do it. I have noticed that if a representative of a trades union is asked for information which he is not distinctly authorised by his trades union to give, and he answers the question, it may be taken for granted that the rest of his evidence would be worth very little. All those men whose evidence is worth having are extremely careful to refuse to give any evidence on matters on which they are not distinctly authorised to speak, although occasionally, though not always, if pressed to give information in their capacity of private individuals, they will go on.

10201. You have told us the evil which you think exists, but I rather want to get at a suggestion as to the remedy. I mean, you have told us that you think that Commissions ought to be differently constituted?—No, I did not say that.

10202. I beg your pardon; that there ought to be some change in the procedure; was that it?—Well, if the inquiry is made by a Commission, as distinguished from Assistant Commissioners, I think that probably one thing to do would be to start with the plan with which we started at the Labour Commission, and that was, to regard the working-class evidence as the dominant evidence. We heard one working man after another for a long time before we heard anybody on the other side. The evidence of employers, and still more official evidence, was kept in the background. It was very important

Chairman—continued.

when it came; but it was kept in the background. And then the methods of cross-examination which one naturally applies to an experienced witness should be rather suspended. One can generally get to know whether a man is speaking *bonâ fide* or not. If he is not, of course he should be cross-examined sharply; but if he is speaking only what he believes, he should be allowed a very great margin. The ordinary laws of sticking rigidly to the point should not be insisted upon; he should be encouraged to say what he chooses. The members of the Commission should be men of a strongly sympathetic nature, who would abstain from asking any question of a kind that would unnecessarily annoy working men witnesses. They should be much more careful with regard to the working men's evidence than with regard to the evidence of educated people. It would seem to me that, in so far as the inquiry was made by a Commission, as distinguished from assistant commissioners, that would have to be the mode of starting. In fact, I should myself like that the witness, on the supposition that he was acting *bonâ fide*, should not be cross-examined in the ordinary way at all. I would like him to be examined by the Chairman, and by people who would look at the problem of poverty from the same point of view as he did. The questions of cross-examination I would prefer, if possible, to be put through the Chairman.

10203. I understand, quite; your view is, as I understand, that there is considerable dissatisfaction, then, amongst the working classes with regard to the present mode of the administration of the Poor Law?—That is my opinion.

10204. Then you were making a suggestion that the Charity Organisation Society should work with the Poor Law guardians, with regard to the administration of out-door relief; do you desire that the Charity Organisation Society should be changed from a purely voluntary association; that it should be set up by legal enactment, to act with the guardians?—I should desire that; although where the Charity Organisation Society is strong in men and women, and money, as it is in certain places, for instance, in Oxford, and, to a less extent in Cambridge, there, I take it, no change can make any considerable improvement. The only change that needs to be made in such cases is one that would enable working men to take a direct part in the administration of relief. I am convinced—for I have made inquiries on this subject from representative working men—I am convinced that the leaders of the working men would be as firm as anyone in insisting that scamps and lazy people should be put to a severe discipline; that they would be in many ways sharper than people not in the same rank of life in seeing through a fallacious story, and would have no sympathy at all with the tramp; in fact I believe that probably the professional tramp is even more odious to large classes of the working men than he is to the rest of society.

10205. Would you tell us exactly what is in your mind as to the relations which should exist between the public body, and the Charity Organisation Society, or the voluntary committee that you speak of?—Where suitable Charity Organisation Societies exist, they should be semi-established, have certain public authority and responsibility. I do not myself wish that they should handle public money themselves; I may say that a suggestion has been made, I think by Professor Sidgwick, that in certain cases the Charity Organisation Society might distribute public money. That is one method of attaining very much the same result as that which I rather prefer to get by another method. I wish that no relief should be given at all, except interim relief, until the case has been examined by the Charity Organisation Society. The guardians, acting with the advice of the Charity Organisation Society, to have much greater freedom of classification in workhouses, and outside workhouses according to thrift, and past conduct than they have at present.

10206. May I ask upon that point what you exactly mean about much greater freedom of classification in workhouses and outside than they have at present?—I would propose that the Charity Organisation Society should report that the case belongs to one of three classes, which I will call "A.," "B.," "C." The A. Class could contain those cases that the Charity Organisation Societies deal with in those districts in which they have an abundance of money and do not take an extremely austere view of what human nature may be expected to do; A. Class would consist of some of those cases which such Charity Organisation Societies would relieve as things are.

10207. I understood you to say that the class A. the Charity Organisation Society were going to recommend to the guardians?—Yes.

10208. Then I understood you to say in the last sentence you used, that the Charity Organisation Society were to relieve them?—That it was to recommend to the guardians for good treatment those whom those Charity Organisation Societies who are at once liberal, and wise and prudent in their conduct would now relieve; provided only those cases were such as were not likely to establish a harmful precedent.

10209. May I ask who was to be the judge?—The Charity Organisation Committee.

10210. Then do you contemplate that the guardians would practically act upon the instructions of the Charity Organisation Society?—I propose to give them leave to do as they like. But I should perhaps continue that my proposal is that a certain number of members should be added to the Charity Organisation Committee by external authority. You see the one fundamental flaw of the Charity Organisation Society, that which keeps them in my opinion from ever quite being in harmony with the spirit of this age, is that they are necessarily oligarchic. They have taken upon themselves one of the most important functions that the State can have; and yet they belong to the old world, in this way, that their basis consists exclusively of those people who used to be the governing classes but who are not the governing classes now.

10211. Without going into the composition of the Charity Organisation Society, what I rather want to get at is this: You have stated that the Charity Organisation Society should recommend to the guardians for special treatment certain

C. O. S. adequate in special cases.

C. O. S. should be semi-established and have public authority and responsibility

Should advise the guardians.

Should classify applicants in three classes.

Class A. cases normally deserving.

Members to be added to C. O. S. by external authority.

Chairman—continued.

persons whom they feel able to recommend from their own inquiries?—Yes.

Guardians to retain their liberty of judgment.

10212. Then, what I want to know is, what is to be the guardians' action then; are they to be at liberty to disregard the recommendation of the Charity Organisation Society, or are they to be bound to follow the recommendation of the Charity Organisation Society?—I think they should be at liberty to decide for themselves. But I will just say briefly, that I want the two bodies to have a great number of members in common. I want the Charity Organisation Society, when re-adjusted as an adequate Charity Organisation Society, to have the power of appointing a certain number of guardians, and either the guardians or some other public authority, to have the power of appointing some working-men, with friendly society experience, as members of the Charity Organisation Society.

The C. O. S. to appoint a certain proportion of the guardians.

The guardians (or some other public authority) to appoint one-fifth of C. O. S. Committee.

10213. Then you would entirely alter the present constitution of these charitable organisations?—No; I would like to add, say, one-fifth; I would have four-fifths elected by the subscribers to the Charity Organisation Society, and one-fifth appointed from outside.

10214. But I mean that would altogether alter their constitution?—It would so far alter their constitution.

10215. And do you think that the public support would as readily flow to a semi-official association, such as that would then be, as it does now?—I think it would flow much more readily, because it would then be possible for the so-called Charity Organisation Societies to begin to be true Charity Organisation Societies. Up to the present time they have called themselves Charity Organisation Societies, but they have gone only a very little way, and can possibly go only a very little way, towards earning that title; for they have no control over the greater part of the charities in the place. They being mere self-electing limited corporations for carrying out certain private gifts, it would be perfectly impossible to give them the authority, which I think some body ought to have, of requiring that every person who gives charity not out of his own pocket, but as a middleman, should send to a central office an exact statement of what relief he gives. That central office should be the office of the Charity Organisation Society. Such statements should not be published in any sense, but should be accessible to anybody who wants to know whether the story that a man gives that he is not receiving aid from elsewhere is true.

10216. I want to understand what effect you think the organisation such as you contemplate would have in carrying out this suggestion which you have made, namely, that the board of guardians should have much greater freedom of classification in workhouses and outside according to thrift and past conduct than they have at present. Have the guardians got not only full freedom, I am now speaking, of course, with regard to the aged poor, have they not got full freedom with regard to the treatment of the aged poor, and is it not a part of their duty that they should classify in their workhouses?—The term classification is rather a misleading one. The

Chairman—continued.

sense in which it is used in Poor Law discussions is of course quite different from that in which I am now using it. There are three well recognised divisions, three classes of males, three classes of females, and one for imbeciles; and in large workhouses that classification is no doubt carried out. But that is not the classification which I am aiming at.

Classification at present simply a division according to sex and age.

10217. What is the classification that you refer to?—The classification that I refer to is that if a man is reported by the Charity Organisation Committee to the guardians as belonging to Class "A.," and if the guardians accept that report and act on it, they should then be able to offer him either out-door relief as they chose and as was suitable to the case.

Adequate out-relief should be given to Class A.

10218. That they can do at present, of course?—Yes, but that the out-relief, if given, should be adequate, which all people, I think, desire.

10219. But they have perfect freedom at present?—Yes.

10220. The guardians have perfect freedom at present?—They have perfect freedom. But at present they are compelled by law, though as I repeat here what I got into hot water for saying elsewhere: thank God! they break the law. They are compelled by law to take no account of merit whatever; and if a man has a pension, or an annuity from a friendly society, they are bound by law, though they break the law, to make up his total income to exactly what it would be if he were a scamp.

Guardians at present ignore the clause which deals with relief to pensioners in friendly societies.

10221. What suggestion have you to make with regard to that class of applicant, the man who is in receipt of a pension from some friendly society, and to which he himself has contributed?—I think they should do very much what they do now—only instead of doing it in opposition to the law, the law should be altered so that their action should be in conformity with the law. I think it is most objectionable that the guardians should systematically break the law. If the law is such that right-minded men cannot obey it, the right thing to do is to alter the law.

10222. Then, your suggestion there is not with regard to a matter of actual practice, but simply that you would like the law brought into accord with the practice of the guardians?—Yes, with regard to people who are receiving relief from friendly societies. But of course there are some guardians, who for some reason or other, do obey that law; and, again, there are many cases in which they practically take account of funds and support of other kinds that a man has to its full extent. The phrase that it is the principle of the Poor Law that no account is to be taken of merit has been repeated over and over again in this very controversy with regard to the treatment of the aged poor, and I would have that changed.

Merit should be taken into account.

10223. Yes; but how would you define that?—The merit, or worth, I define, for the present purpose, as thrift combined with the absence of notorious ill-conduct.

10224. But how would you define thrift? I mean to say, do I understand that you would give a person of that kind an absolute right to out-door relief?—No.

10225. You would give no right?—He has no right at all to be put into Class "A."

10226. Then, allow me to ask you, how would

Chairman—continued.

Thrift not always capable of being measured by figures.

you define thrift?—My object is to break down the notion that any arithmetical definition of merit can be applied, I want to make the definition of merit more elastic than it has been. I hold that if a man on 12*s.* a week has secured for himself an annuity of 1*s.* his thrift is a much more real thing than if a man on 50*s.* has got an annuity of 3*s.*; but the law, as at present worded, puts equal savings by the two on exactly the same footing, so far as it takes any account of saving at all.

10227. Still they are all thrifty, although not equally thrifty?—Well, what I want is that the definition of thrift should not be a mere numerical proposition, but that it should be one left to the judgment of sensible people, guiding lines being laid down. I quite agree that the doctrines that were insisted on from the time of Chalmers down to the present, as to its being essential that all public money should be granted by rigid rule to a very much greater extent than money subscribed from voluntary sources; and it is on that account that I do not think we can get on at all well without a Class "B." I do not think you can get on well by dividing the applicants for relief into Class "A.," those I have been now talking of, and Class "C."

10228. I want to exhaust Class "A." before we pass on to Class "B." It really amounts to this with regard to Class "A," that you leave it entirely to the guardians to form their own conclusions as to the merits of an applicant?—No; they would be guided by, and in almost all cases, I imagine, would follow closely the advice of the Charity Organisation Committee on which they were themselves represented.

Guardians would not be bound by advice of C. O. S., but would not reject it captiously for fear of losing their next election.

10229. Yes, but I understood you that they could either adopt or reject?—Yes, they could; but as sensible men they would not as a rule.

10230. Then it does amount to this, that you are going to leave the boards of guardians entire freedom in the matter; they are going to consult some body which you desire to set up?—Yes.

10231. But with regard to their action they are going to be untrammelled? — Yes, until the next election of guardians. But if guardians showed themselves so foolish as to set aside the recommendations of the Charity Organisation Committee, without due cause and in a frivolous way, I think there can be no doubt that they would not long continue to be guardians.

10232. Is not that answer of yours destructive of a proposition that you put before the Commission at the outset, that the working-classes are dissatisfied with the mode of the administration of the Poor Law Relief? Is not that the mode in which they can show their satisfaction or dissatisfaction with the way in which the guardians administer relief, namely, an election?—Yes, I hold there would be a large majority among the working-classes in support of a stern administration of the Poor Law in cases of all people who do not deserve well.

10233. Then you would take it, that where a board of guardians was very rigid in its administration of the Poor Law, and was repeatedly returned, that that was an evidence of the satisfaction of the working-classes with their mode of administration?— No, certainly not; because you may not be satisfied with your board of guardians, but yet you may find it very difficult to get a board of guardians you would like better. That to begin with, and to go on with, I do not gather that the total number of people who have gone to the polls in the cases to which you referred just now, is any very large part of the whole population. So far as I can make out, what the working-classes do is to grumble and not vote at present.

Elections at present an imperfect test of public opinion owing to apathy of the electors.

10234. I do not want to push the thing further than this: at present you say that if a board of guardians do not act properly on the report of of the Charity Organisation Committee, that they would be upset, and they would be upset at the next election; therefore you place value upon the expression of opinion. I believe in that particular case; in the other case I referred you to, you did not place so much value upon it?—No. I think the original question was: "Was the decision to be made by the "guardians?" My answer is: Not in the first instance. There are all sorts of difficulties in the way of the guardians getting hold of the true facts of the case. The sympathetic imagination of the volunteer, which is the mainspring by which we hope to remove poverty—that is not at present available in the administration of the guardians. I want to make that my starting point, the fundamental lever with which I would move everything. Having got that, there would be a report to the Charity Organisation Committee, a decision by the Charity Organisation Committee. Well, then, it would be possible, of course, for the guardians to set aside the opinion of the Charity Organisation Committee; and, I think, they should have the right, because the Charity Organisation Committee itself is rather an unstable body. But if they did set aside all this product of volunteer investigation in a frivolous and vexatious way, then they would be doing a thing, that would be clearly offensive to the opinions of sensible people of all ranks of society, and their chance of election would be very small. I do not think it is at all likely that they would do it.

10235. But you contemplate that they may set it aside, either from one point of view or from another; they may think that the report has not been sufficiently favourable or lenient to the applicant, and may disregard it, and still treat the person as a thrifty person, although the Charity Organisation Society says he is not?—Yes.

10236. And, on the other hand, they may disregard the report which says that he is a thrifty person?—Yes; they would have the legal power of doing it.

10237. We were speaking about thrift, and you said you would leave the definition of thrift entirely to the guardians on the recommendation of the society?—No, not entirely; and I could really hardly complete my account of class A. without saying something about class B. You asked me just now whether I had had any experience in the administration of the Poor Law. I have not, but I have had a good deal of indirect experience of the working of Charity Organisation Societies. I have been a member of them for a great many years, and at Oxford and Cambridge my wife has

Chairman—continued.

been an active member of the committee. We make it an invariable rule to discuss the questions in detail if they have any difficulty at the next meal after she comes back. We always do that, and we always take up the question of whether the case is rightly treated, of what it would be best to do; and at the next meeting of the committee, if from the conversation anything arises which she thinks it would be worth while to bring before the committee, it is so brought. Therefore, although I have had no direct personal experience in the administration, I think I might say I am, to a certain extent, a supernumerary member of the Cambridge Committee, and have been of the Oxford Committee. And I have also made a point of studying the lists of cases which are given by the London and various other Charity Organisation Societies, and the way in which they have dealt with them, and also the lists of appeals that they publish from branch committees; if, for instance, the Hammersmith Committee want 4*l.* 5*s.* for a certain case. These studies have convinced me that it would be impossible to administer public money freely without making cases that appeared to be precedents for other cases in which the relief should not be given. The difficulty that you must, more or less, follow rule when you are acting in a public capacity, is one which, I think, has prevented the guardians from doing what is best in the interests of society; and yet the rule is a necessary one. I would propose, therefore, that if a person is not bad in character, is not a person to whom discipline is the right thing, not a person to be put down in class C., I would then propose that he should be put in Class B. That class consists of people whom it would be expedient to have relieved otherwise than in the workhouse, and whom yet one could not relieve with public money without making rather a dangerous precedent. Following that plan, I think it would be possible to formulate laws for admission to Class A., which should be tolerably definite, but which would not be merely arithmetical, the rules should take account of what a man's opportunities had been.

Class B. special cases, to be treated by C. O. S.; reasons.

10238. I do not gather yet the exact class of people that would go into Class B. ?—Class B. would be all those people whom a Charity Organisation Society (supplemented by a few people who look at poverty not very much from above) thought it not undesirable in the public interest, and consistent with charity, to relieve without disgrace, but whom yet they could not put into Class A., without establishing a dangerous precedent. Those I would have relieved out of Charity Organisation money, and not out of public money.

Out of their own funds.

Lord Lingen.

10239. Charity organisation money only ?—Yes.

Chairman.

10240. Out of the funds of this society ?—Out of the funds at the disposal of the society.

10241. This is the same body, I understand, who is going to recommend for the A. classification ?—Yes. In my opinion, the whole of the classification should be done by the Charity Organisation Society. It should hear the cases, and mark them all: A., to be referred to the public guardians for the best treatment; C., to be referred to the guardians for disciplinary treatment. Then there remain the difficult cases which we have put in Class B., and will treat ourselves.

Chairman—continued.

Class C. consists of bad cases needing disciplinary treatment.

10242. B., in point of fact, takes it out of relief from public funds altogether ?—Yes; practically it does. A. are the simple good cases, C. are the bad cases, and B. are the doubtful or difficult cases.

10243. The A. and the C. classes are to be relieved out of the public funds ?—Yes.

Classes A. and C. to be relieved out of public funds, B. out of charitable funds.

10244. Class B. you would not relieve from public funds, but from the funds of the Charity Organisation Society ?—Yes.

10245. But on your committee the guardians would be represented, I understand ?—Yes; and to that extent the guardians would vote with regard to whether a person applying should be put upon the public funds or on the funds of the Charity Organisation Society. Then I want to lay stress on the fact that there would not only be guardians members of the Charity Organisation Society committee, but also other members of the Charity Organisation Society committee appointed to be guardians, so that perhaps two-fifths of the bodies might consist of the same people.

10246. I take it that there is no qualification for appointment upon this committee. So far as the members of the board of guardians are concerned the only qualification is that they be members of boards of guardians ?—Yes. You see it is proposed that the Charity Organisation Society should have great public authority enabling it to do the work which it wants to do now, but is incapable of doing. It wants to know how various private charities in its district are being administered, and it has no means of finding that out unless the people choose to tell them, and very often they do not. I would give it that authority. I would also give it a certain controlling authority over all suitable charitable foundations, and I would give it a voice in the management of public hospitals.

Proposed relation of C. O. S. to endowed charities and public hospitals.

10247. Yes; but I want clearly to understand the position of Class B., the persons who would be classified under the head of B. Do I understand that, a decision having been arrived at by this committee, the applicant ought not to be relieved from public funds, but that he must be relieved from charity organisation funds, does a duty then devolve upon the Charity Organisation Society to relieve the person ?—Yes, the Charity Organisation Society would then do in a systematic way what we have seen in a good deal of the evidence before you, and it is known elsewhere in other ways is done on many boards of guardians now. For instance, it is done in Cambridge to a great extent. A guardian who is also a member of the Charity Organisation Society will say, "Oh, this is a case for the Charity Or-"ganisation Society; adjourn it;" and then the Charity Organisation Society takes it off. Well that would be the Class B.

10248. Oh, no ?—I mean, it might belong to either of the Classes A. and B.

Chairman—continued.

10249. And there is this difference, is there not, that the Charity Organisation Society inquire into the application themselves, and they decide either to relieve it or not to relieve it as they choose, but I understand you are now going to impose an obligation upon the Charity Organisation Society to relieve certain persons who are put into their hands by a committee composed in the one part of members of the Charity Organisation Society, and the other members of the boards of guardians?—That is to say that unless a Charity Organisation Society was willing to co-operate with public authorities then it would be in the position of a private school that refuses to have anything to do with the Education Department.

The C. O. S. to be at liberty to co-operate or not with the guardians.

10250. You would allow the Charity Organisation Society to co-operate, or not to co-operate with the Poor Law as they chose?—Yes, only if in any particular case there were a body of people who preferred what I call the oligarchic basis exclusively, that is, preferred to keep themselves aloof from any hope of directly interesting the working men in the task of raising the residuum, then I should hope that another society would be founded, and that the old society would dwindle. I think the tendency of public sentiment would certainly bring that result about very quickly.

10251. Then I understand, suppose the Charity Organisation Society were to refuse to become what they practically would be under your proposal a part of the Poor Law administration if they were to refuse to do that, and the guardians could not get up any other voluntary society having funds to co operate with them, your scheme would fall to the ground?—No I think not quite. But may I first say that I do not quite like the phrase that the Charity Organisation Society would become part of a public department. The voluntary schools are not part of the Education Department. The financial and other relations of the voluntary schools and the board schools would be in some respects similar to those under a Charity Organisation Society as I would have it, and the board of guardians. It is quite open now for a voluntary school to say, We will have nothing to do with the Educational Department, and I would have the same freedom given to the Charity Organisation Society.

i.e., in an analogous position to a voluntary school.

Lord Brassey.

10252. They would get no grant?—They would get no grant.

Chairman.

10253. But if they said that they would be very hostile pecuniarily even?—The school would get no grant, and the Charity Organisation Society that kept aloof, would have no powers. It would remain a private corporation, a self-electing corporation.

10254. Did I understand that you do propose that the fundamental part of your scheme is that the boards of guardians should go for information and instruction to the Charity Organisation Society?—Information and advice, I would rather say.

Chairman—continued.

10255. That is a fundamental part of your scheme?—Yes.

10256. Then another fundamental part of your scheme is that a certain class of applicant shall be thrown entirely upon the hands of the Charity Organisation Society for relief?—No, I think that would hardly be the right way of putting it. The Charity Organisation Society would say this Class A. we recommend the guardians to relieve in a way as little painful to the applicant as possible; Class B. we undertake ourselves, and do not recommend to the guardians.

Mr. Pell.

10257. Who is that?—The Charity Organisation Committee.

Chairman.

10258. Plus the members of the boards of guardians?—Well, they would be integral members of it appointed just as legitimately as the other members. They would be appointed to represent the public interests, as the other members would be appointed to represent the private interests.

10259. But the one represents the subscribers of the fund; the other represents the body whose interests is to get the applicant off their own shoulders?—They, you see, would only be one-fifth of the whole.

10260. But I mean so far as it goes?—So far as it goes.

10261. The proposition I was putting before you, to which I ask your assent, was that the very existence of this voluntary association, whether Charity Organisation Society or some other voluntary association, having funds of their own, is necessary to the carrying out of your scheme?—No. I propose that where suitable Charity Organisation Societies do not exist, and cannot be formed, the guardians be charged to call together volunteer visiting committees.

When there is no C. O. S. guardians should form volunteer visiting committees.

10262. I have had that in my mind when I was asking you?—In such a case, the guardians should have some freedom of discrimination; but relief would necessarily be more by fixed rule than if the guardians were aided by independent Charity Organisation Societies. For the Class B. would then necessarily fall out, excepting in so far as it were possible for the guardians to do what they do in some places, to make themselves to a certain extent Charity Organisation Societies. There are some guardians who, when they see a case which they could not themselves treat without some hardship, go round, either in their individual or corporate capacity, to private persons and those in charge of private charities in their neighbourhood, and endeavour to ascertain whether relief cannot be given to those cases. I understand that there are some districts in the North in which it would not be possible to get the material for a thoroughly effective Charity Organisation Society; but I think that those districts would probably be able to supply fairly good visiting committees subsidiary to the guardians, and under the control of the guardians. After a time, in the course of develop-

Chairman—continued.

ment, those committees might be separated from the guardians and become independent Charity Organisation Societies.

Class C., *i.e.*, the bad should be treated more severely than at present.

10263. Now we will pass on to C.?—Well, with regard to C. I have nothing to say except that I would like to make the treatment of some of them more deterrent and much more educational than it now is. I am referring now to the distinctly bad class. I think it is a very great trouble at present that there are many persons who prefer to go to prison to going into the workhouse, and yet those are the very people for whom I want more discipline. The difficulty is a great one, and I cannot see that there is any way out of it, except to start with the prisons. I think the discipline in the prisons ought to be made, generally speaking, the severer.

Treatment in prison would also have to be made more severe.

If you do not want to give a man a harder punishment you may reduce the time, but I think it is unendurable that a person should feel that the best way of getting lodged as he likes is to go to a prison. The workhouse at present has for many people all the deterrence of a prison, and some more, and yet they are the very people whom I want to deter more still. I want the workhouse discipline to be made rather more severe for them, and I think that account must be taken, therefore, of the over-gentle treatment in many of our prisons.

10264. Then do I understand that this composite committee would take any action with regard to C.?—No.

10265. It would be outside their province?—It would refer the case to the guardians as undeserving.

10266. And the guardians would then be at liberty to treat those coming under that in a more rigid way even than they do now?—Yes, but I do not think the change should cease there. I do not think that any sort of treatment of the poor is satisfactory in which the element of personal care does not go a good deal further than it does now. I think that all guardians ought to be compelled by law to take that amount of care about the individual inmates of the workhouse, which the best guardians do.

10267. Are these mainly the suggestions which you have to make for an improvement in the administration of the Poor Law, as far as the aged poor are concerned?—I have worded what I have said as much as possible with reference to the aged poor, and I think that the aged poor are in many ways so much easier to deal with. The complications in their case are so much less than in the case of other classes of the poor, and especially of the able-bodied poor, that I think it might be very well to begin with the aged poor, though my principles do not necessarily confine me at all to the aged poor.

10268. When you spoke of the system you spoke of a system that may be applied to all outdoor, but you believe it is more applicable to the aged poor than it is of the other?—I think one might very well begin with the aged poor; although, if this Commission were a Commission on the reform of the Poor Law in general, I should not lay so much stress upon the distinction between the aged poor and the other classes of the impotent poor.

10269. Then I understand that you would

Chairman—continued.

contemplate the establishment of this system in the first place only for the aged poor?—Still I rather supposed that any recommendation going beyond that would be beyond the powers of the Commission. That was all. My detailed plan is suggested for the purpose of illustration of a principle applicable to the relief of the aged poor at once, and perhaps to be extended to other classes of impotent poor.

Relations of out-door relief and State aid to wages.

10270. These suggestions you have made are in the main the propositions you have to put before us with regard to any alteration in administration; I mean so far as suggestions are concerned. We have had some evidence to the effect that out-door relief tends to lower wages; is that your opinion?—I think it certainly does tend almost invariably to lower wages, but I think it is possible to spend taxes for the benefit of the poor in such a way as not to lower wages.

10271. Aged poor?—Yes, but only on condition that you say to the people of this generation, "the State will not tax itself for your "benefit out-and-out; what we give to you, we "require you to return to the coming generation." I think money taken from the well-to-do and given to the present generation, the adult generation, for their own greater comfort, while pleasant to the working classes for the time being, is likely to dry up the sources of future wages, unless it is combined with conditions which will increase the earning power of the coming generation.

10272. Let us confine ourselves to the question of out-door relief to the aged poor. Do you believe that the giving of out-door relief to the aged poor, without, of course, hedging it round with proper precautions, would have the effect of reducing wages; do not let us go into the future generations, but the present existing state of things?—I am afraid I cannot answer that without reference to the future generation. You see all these statements about wages are repetitions of doctrines that were universal among the economists of the beginning of the century; you have the same phrases, the same tone of thought; you can trace the economic dogmas of present Poor Law literature direct from those times; and the doctrines which they laid down I think were fairly true in their time. The doctrine is that if you tax the rich, and give money to the working classes, the result will be that the working classes will increase in number, and the result will be you will have lowered wages in the next generation; and the grant will not have improved the position of the working classes on the whole. As regards this a change has come, which separates the economics of this generation from the economics of the past; but it seems to me not to have penetrated the Poor Law literature yet; and this is the main thing that I desire to urge. That change insists upon the fact that if the money is so spent as to increase the earning power of the next generation, it may not lower wages. For while on the one hand the tax on capital would tend continually to cause a shrinking of capital, possibly some emigration of capital, and also some possible emigration of business men—while there would be that force continually at work tending to lower wages—there would be brought into action

Chairman—continued.

another force tending to raise wages; and it is reasonable to hope that instead of a mere reckless increase of population, which would have been the inevitable consequence early in the century, there would be a rise in the standard of living, and wages would rise. That is the one thing that I most care to say here. It is more interesting to me than the details of my scheme for reform. It seems to me that whenever I read Poor Law literature of to-day I am taken back to the beginning of the century; everything that is said about economics has the flavour of that old time. Statements, which were true then, taking account of the condition of the working classes and of the state of wealth, are reproduced and made the basis of arguments which seem to me to be not valid now. I once ventured to say that, as regards the relief of distress, the conditions of 1834 were not substantially the same as at this time; and I was at once told that it was a national calamity that anybody who wrote on economic matters should be so ignorant as not to know that they were substantially the same. That has been repeated more or less emphatically by people of high authority, and I do not think it is true. The particular purpose that made me accept your invitation to come here was that I might submit to cross-examination the statement of my opinion that it is not true.

Conditions of 1834 not directly applicable now.

10273. After you have had an opportunity of explaining that, may I take it, that for all practical purposes what you say is this: that a tax levied from the well-to-do, for the benefit of those who are not so well-to-do, does not lower wages, if it is spent in some educational form which will raise the condition of the people?—Raise the earning power of the people.

10274. That is not the point here just now. That may be true with regard to the abstract proposition of raising taxes from one class and giving it to another; I do not express an opinion upon that, but we are dealing now with Poor Law administration, and the proposition put before us by some witnesses is that if you give out-door relief in the shape of money grants, or if you would give it in the shape of pensions to people when they come to a certain age, the result will be to lower the wages of persons below that age; is that your opinion?—I understand that I am now asked to confine myself to the immediate effects?

10275. Yes?—And going away then entirely from those ultimate effects from what I have now been discussing?

10276. Yes. We understand that that is closed; you have expressed an opinion generally, not with regard to Poor Law administration or Poor Law relief just now. You have told us your views generally with regard to the operation of a tax raised from one class for the benefit of another class, and you say that if the money was spent in a manner such as you describe it would not have the effect of lowering wages?—Yes. All I meant is that that is only part of my statement, that the statement is not complete, that is all.

10277. But that is it broadly?—It is a considerable part of what I had wished to say.

10278. Then I would ask you to confine your attention for a moment to the question of the relief of the poor; what effect in your mind would be caused on wages by the granting of money relief to persons coming to a certain age, whether out of the Poor Law or any other State fund?—I do not believe that there is any general statement capable of being made about it. An entirely different relic of old economics has been imported into Poor Law discussions with regard to this point. It is that fallacy which we economists are so busy in fighting in some, though not all, of the arguments for an eight hours day. Many of the working men believe that they can raise the aggregate of wages by merely diminishing the supply of work; they believe that there is a certain fixed amount, a sort of work fund, and that if one man is allowed to work overtime he takes away from one of his neighbours a certain amount of work that that person might have done. Of course that is true under certain conditions and limitations, but it is not true in the sweeping way in which the Socialists urge it. They desire, as they have told us before, that if eight hours does not raise wages they would lower the hours of work to six; and if that does not do they would lower them still further to four. Many of the writings as to the necessity of giving relief, if any is given at all, in such ways as shall prevent the old men from doing work and from competing with others seem to me to involve that fallacy. They really imply that there is a certain work fund, and that if you allow an old man to go in who would not be able to support himself completely, but who could half-way support himself, by his work, and has the other half of his support given from other sources, you then take off some of this work fund and lower wages. In my opinion it is the policy which at the present moment is one of the most dangerous in the programme of the Socialists.

Limitations to the statement that out-door relief lowers wages.

10279. Then you do not agree?—I do not agree with it as an unconditional statement. I think that the rate of wages temporarily, and in any place, depends upon the supply of labour relatively to the demand; and if by any local or temporary action you put an increased supply of labour in, you lower the wages, whatever be the method by which you increase the supply, whether that is working overtime, or whether it is inducing an old man to work, who otherwise would have folded his hands and found time slow. I quite admit that any cause that increases disproportionately the amount of labour, competing for a particular kind of employment in a particular place, may lower wages there for the time. Many of those changes which are most beneficial for society may lower wages, just for the particular time and in the particular place. But if we are able to keep old men and old women out of the workhouses doing a great deal of work in the homes, looking after children, and so on, or even if we are able to let them go on working at their trade at lower wages than men in full strength, I think we are not lowering wages generally.

10280. You are not?—No, because we are increasing the sum total of things produced, and we are not increasing relatively the number of people among whom they will be divided. Perhaps things may be put in this way: Supposing

Chairman—continued.

that there is a market for cattle, and 100 extra cattle come into the market, the prices will go down; but supposing that you have got the supply fixed, and the demand fixed, and then a certain person says: "I will sell that lot of cattle "for half price;" he would not lower the price of the rest. The persons who got those cattle for less than their price would be so much better off, just as would be any employer who happened to get old men to work for less than their labour was worth to him; but the price of the rest would not be altered. What alters the price is altering the supply relatively to the demand.

10281. You do not think there would be a natural desire on the part of those who had got the cattle at the higher price to get rid of their cattle too, and that the competition between the two would necessarily lower the price of the whole?—Not unless the competition of sellers is increased; as it would be if there were more cattle brought into the market.

Mr. Henley.

Classification.

10282. I did not quite understand your suggestion with regard to greater freedom of classification in workhouses, with regard to the age. You say greater freedom of classification, what do you mean by that?—Well, of course one knows that even that limited classification that is allowed by the law, and is practised in certain workhouses, cannot be, or is not, as a matter-of-fact, carried out in all. There are many who think that the increase in the size of the workhouses, leading to an increased distance of the residents in the workhouses from their own friends, is so great an evil that it is better to submit to a less classification than that which the law even now allows than to increase the size of the workhouses so as to carry it out. I think that means should be found for getting over that difficulty. I think there are several ways in which that could be done; and I think that further there should be workhouses in which, among other things, the liberty of going in and out is of a different character from that which it is necessary to have for paupers of Class C.

10283. That is hardly classification, is it?—Oh! yes, in my sense.

10284. Perhaps you might not be aware under Article 99 of the Consolidated Order that "the "guardians shall, so far as circumstances will per- "mit, further subdivide any of the classes enu- "merated in Article 98 with reference to the moral "character, or behaviour, or the previous habits "of the inmates, or to such other grounds as may "seem to them expedient." Therefore the guardians are not only compelled by this order, if they have room to so classify, but they have absolutely a free hand with regard to classification?—Yes.

10285. Were you aware of that?—Yes. I knew its general substance, except as regards its last clause. The only words that struck me at all as unfamiliar were "such other grounds." I do not know whether "such other grounds" would include merit. If they do, then the ordinary doctrines on the subject in Poor Law publications are invalid. If the guardians have the power of classifying with regard to merit, if the meaning of that clause is that, then it is a power which I believe is not known; and the contrary has been expressly declared by the highest authorities.

Mr. Henley—continued.

10286. That is the order?—I know, but I do not know what the meaning of these words is. If the meaning of these words goes so far as to allow them to classify with regard to merit, then it is all I want; only I think it is a fact not generally known.

First application for relief to be made to the C.O.S.

10287. Now I understand that all people applying for relief to a recognised Charity Organisation Society would have to pass through the hands of the Charity Organisation Society, and that the guardians would have in the first instance to accept their recommendations?—No, they would act with the recommendations of the Charity Organisation Society before them; and being sensible men, would probably follow those recommendations in most instances.

10288. Then suppose there was a case of misadventure; suppose a person had died: now the relieving officer, or whoever administered the law, would be liable to be indicted for manslaughter. Who would be responsible under such circumstances; would the guardians be responsible, or the Charity Organisation Society?—I started by saying that interim relief could be of course given before the case had time to go before the Charity Organisation Society.

10289. It was rather a case of this sort, where the guardians, upon the advice of the Charity Organisation Society, refused relief to a person, and that person died in consequence; who would be responsible?—But they would never do that; they could not do that. The Charity Organisation Society would have three courses: one, to recommend public relief under Class A., another to recommend public relief under Class C.——

10290. Which they would pay themselves?—Public relief under Class C. which they would not pay themselves; and a third course to undertake the case themselves, that is to put it under Class B. They would not have the power of recommending no relief, if a man were in need of it.

C.O.S. would not be legally responsible for manslaughter in case of death from starvation from insufficient relief.

10291. If they undertook relief in Class B. and a person starved, would they be responsible for it?—They would be in just the same position as they are now.

10292. Who would incur the legal responsibility; they take that particular class out of the hands of the guardians?—A man can always get Class C. you see, the workhouse still remains; no privilege, which he has now, would be taken away from the poor man; he would still be able to say, "What you are giving me under Class B. "is not sufficient; I shall fall back upon the "provision in Class C. under the existing law."

10293. Suppose a man is ill in bed, and he cannot be removed, the guardians now are entirely reponsible for that man: I am speaking now of class B., would the Charity Organisation Society be legally responsible for him?—Are they responsible if he has not applied for relief?

10294. No, he must have applied for relief in the first instance?—Very well. Take the case of a person who, as things are to-day, comes before the Charity Organisation Society, and he is told "your case is one they will under- "take"; the case is mismanaged, and he dies;

Mr. Henley—continued.

the position of the Poor Law authorities would be the same as in your case under my proposal.

10295. Then you do not intend a person to make an application and then it be referred to the Charity Organisation Society, but in the first instance the application is to be made to the Charity Organisation Society?—Interim relief is to be given independently; but for anything beyond that interim relief an application is to be made to the Charity Organisation Society, who say, either, "do not go to the public authorities "at all," or "you had better go to the public "authorities. We will recommend you to be "put in class A.; or we can recommend you only "to be put in class C."

10296. Then do you not deprive the applicant of the protection which the law now throws over him in receiving relief?—No.

10297. What is his protection against the Charity Organisation Society?—The Charity Organisation Society, which puts him into class B. confers a favour on him. If he does not choose to take the favour, he need not.

10298. Did the working people that you spoke of complain of the Poor Law, or the administration of the Poor Law?—I do not suppose they know themselves which, the greater part of them. I mean this, that the letter of the law I think they are very seldom acquainted with.

10299. I merely wanted that question answered, whether they complain of the Poor Law or of the administration of the Law, because they are two very different things?—What I think they complain of is that although the Charity Organisation Society believe that they, the Charity Organisation Society, do practically cover all the ground which the Poor Law, as at present administered, does not cover without hardship, they, the Charity Organisation Society are mistaken; or at all events that the notion of the working classes is that a great number of cases escape the observation, and the help of, the Charity Organisation Society, which ought properly to be referred to them.

Working classes do not believe that the C.O.S. at present meets all hard cases,

10300. In the great bulk of England there are no Charity Organisation Societies at work, and what I want to know is, do the working men whom you have spoken to complain of the Poor Law as it stands, or do they complain of the administration of the Poor Law by boards of guardians? Well, I will put it in another way. Are there any points in the Poor Law that the working men have complained to you about, that they think ought to be amended?—I think that they believe that the workhouse test is, as I myself consider it, a barbarous test adapted to the urgent necessities of the time in which it was invented, and inappropriate as a universal test to the present.

and think the workhouse test cruel.

10301-2. That is not the Poor Law, that is the administration by orders. Do they complain of anything in the Poor Law?—I think they do complain that the letter of the law says that the relief should be administered without merit. That clause which you read to me just now I should be very glad to have interpreted. If it does mean that there is an error in the repeated statements made in the publications of the Charity Organisation Society and elsewhere that the

Mr. Henley—continued.

principle of the Poor Law is that relief should be given without reference to merit; then that would alter the situation very much——

10303. That is the administration, but what I wanted to get at from you is—you are perfectly conversant with the Poor Law Statutes—is there anything in the statutes that they complain of?—Well, I do not think I can recollect having had any discussion with working men on the letter of the Poor Law as distinguished from its practical administration.

10304. We have had several suggestions made to us here which I need not tell you now, but one was about the old Act of Elizabeth, as to the ability of the younger men to contribute towards the support of their parents. Have you had those questions brought before you?—I have; but I have nothing to say that would be of any value.

Their objections to administration of Poor Law.

10305. Now we come to the administration of the Poor Law. Have you had any complaints as to the administration of the Poor Law from the working men, or any practical suggestions?—I think the best way in which I can answer that is by saying that some time ago I tried to formulate what I understood to be the opinion of the working classes on the subject. I wrote them out and showed them to some. I showed them to two men who I thought were the best representatives that I knew of the older and the younger school of trades unionism. The questions were as follows. I add the answer given by that one of the two who was least dissatisfied with things as they are: "(*Q.*) Will the working classes endure the "total abolition of out-door relief?—(*A.*) No. "(*Q.*) Will their leaders advise them to do so? "—(*A.*) No, certainly not at once, out and out. "(*Q.*) So long as the main question about out "relief relates to its total abolition, will the "leaders at large exert themselves to make the "people at large understand the dangers of "lax and lavish out-relief? And will any efforts "they may make in this direction have much "chance of success?—(*A.*) The leaders would "not in my opinion so exert themselves, and if "they did they would not succeed. (*Q.*) If out-"relief were given (even before the age of 65) to "persons who are not able bodied, who have "lived sober industrious lives, and have made "such provision for the future as was within "their means, but have been borne down by con-"tinued misfortunes, would not many of the "leaders of the working classes exert them-"selves to prevent out-relief from being given "recklessly and to apply all needful discipline to "those who were habitually idle and profligate? "—(*A.*) I feel confident that if there were more "discrimination in administering relief, the "leaders of the workmen would do all in their "power to check reckless giving, and they would "support the application of all needful discipline "to the undeserving, the reckless and the "profligate." That has been the outcome of the whole of my experience with the working classes on the subject; and as I said before, what has brought me to take an interest in the Poor Law, is the problem of poverty rather than that of pauperism. I have continually said to the leaders of the working classes, "why do you

Would not consent to the abolition of out-door relief.

Mr. Henley—continued.

"not exert yourselves to help to squeeze out this "residuum," and they say so long as the sentiment among the working classes exists—and to a very great extent we believe it is a just sentiment—that the Poor Law is, on the whole, hard, it is impossible to get the working classes to co-operate in that treatment of the poor which we recognise to be necessary, and by which alone the residuum can be improved away.

10306. Those are rather answers to suggestions of questions of yours; but have you ever had any direct complaints from the working men as to the administration of the Poor Law?—Only in that way, that I have heard them complain very bitterly about the breaking-up of the home. They say that the opinion of the Charity Organisation Society that no home is ever broken-up that ought not to be broken-up is not true; it does not coincide with their opinion.

Homes broken up by the working of the Poor Law.

10307. They have not complained of the action of the guardians except with regard to the breaking-up of the homes?—I do not think that I have heard much personal attack of the guardians.

10308. Have you ever made any effort to ascertain whether that statement is true or false?—No, my complaint is that the public has never made any such attempt—that no Commission has either by Sub-Commissioners or by themselves ever made such an attempt—that the only information on the subject that is practically available is such as has been collected by Mr. Charles Booth.

10309. With regard to this Charity Organisation Society, do I understand you that, if they were in some way legally constituted, their views could be enforced on the boards of guardians, that the guardians would be compelled to accept their recommendations?—The guardians under my proposal would be free to do what they chose; but as sensible men they would, I presume, follow the recommendations of the Charity Organisation Society in most cases.

Guardians would be free to accept or reject advice of C.O.S. but would be compelled to accept members appointed by it.

10310 Would the guardians be compelled to act with them; would the guardians in a large town where a Charity Organisation Society exists, be able to say, "we do not want your assistance at all"?—Under my proposal a Charity Organisation committee, in return for its having certain public representatives appointed to aid in its work, would have the power of appointing an equal number of members of the guardians, and the guardians would have to accept those members.

10311. Could the guardians prevent the Charity Organisation Society being affiliated with them?—I do not like to use the word affiliated, but I am proposing that this law should be a compulsory law; that the Committee of the Charity Organisation Society, when duly approved, should have the power of nominating certain guardians.

10312. I have not quite got an answer; I am afraid I do not sufficiently explain myself. You have now a board of guardians elected by the ratepayers?—Yes.

10313. You propose to set up a body which is a perfectly independent body, without any legal responsibility at all; would the guardians, as representing the ratepayers in the town, be compelled, I use the word again, to be affiliated, or in any shape legally united to the Charity Organisation Society?—My statement seems to be a perfectly definite and precise statement of the proposed law; they would have to obey the law; the law would be that they would be compelled to admit to their body certain people appointed by the committee of the Charity Organisation Society.

Mr. Henley—continued.

Mr. Pell.

10314. Who are they, pray?—That the guardians would have to admit among themselves a certain number of people appointed by the members of the Charity Organisation Society, that they would be compelled to do it; they would be also called upon, either they or some other authority, to nominate certain members on the committee of the Charity Organisation Society. Those would be parts of the law; they could not disobey that law; beyond that the law would not go.

Mr. Henley.

Possible jealousy between board of guardians and C.O.S.

10315. That is how the two bodies are to be constituted. But what would be the power to compel the guardians to refer any cases to the Charity Organisation Society?—The law would be that the Charity Organisation Society should hold itself open to receive all applicants; there would be no law to prevent the board of guardians from receiving people directly, but as a matter of fact the boards of guardians would probably not do that.

10316. I cannot quite get an answer to my question. Would the guardians be able to keep the Charity Organisation Society at arm's length; to have nothing to do with it at all?—They would have to obey the law, a perfectly definite law, which I have just formulated, and nothing beyond that.

10317. What I want to know is, what your proposal is? Would the guardians have power to keep the Charity Organisation Society at arm's length, and say, "We will have nothing to "do with you whatever"?—I cannot translate "keep at arm's length" into legal language. I do not know what it means. They would have the power of refusing to pay any attention to the recommendation of the Charity Organisation Society if they liked.

10318. Not only that; but to refuse to have any communication with them whatever?—They would not have the power to disobey the law by which a certain number of guardians might be elected members of the Charity Organisation Committee.

10319. That is not my point. I mean the board of guardians sitting as a body, would they have the power absolutely to ignore them, and say, "We shall have nothing whatever to do with "you"?—I have said they could refuse to act on these recommendations if they liked; that would include a power of declining even to read the recommendations.

10320. Even to receive them?—Yes.

10321. Supposing they receive these recommendations, would there not be a very great risk in a large town, where the guardians are elected by the ratepayers and are generally a very independent body, that the men of independent minds

Mr. Henley—continued.

would decline to serve under such conditions?—I should have thought that, on the contrary, the result would have been that, whereas up to this time the guardians have been rather a class looked down upon, because they were the mechanical administrators of a law that was out of harmony with the general social movement of the age, they would attract to themselves a great number of people of a higher class.

Proposed scheme will raise class of guardians.

10322. You think so?—That is my opinion; particularly, I think, that those persons who were both guardians and members of the Charity Organisation Committee would be like those people who now hold that double office; generally exceptionally fine people.

10323. Have you ever attended a meeting of a board of guardians for a large town like Liverpool, Birmingham, or Manchester?—No.

10324. I am afraid you are unable to tell us what class of people they are?—I think they are the same class of people that serve upon juries to a large extent.

Mr. Roundell.

10325. Your experience of the Charity Organisation Society is based upon Oxford and Cambridge?—How far do you think it would be practicable for charity organisation societies to be established generally?—I think that there is a very great tendency on the part of the rising generation to care about these things. Oxford and Cambridge represent, as it has been often said, what cultured England is going to be twenty years hence; and the difference in the tone and sentiment of the undergraduates now from what it was twenty years ago is something astonishing. The number of movements that there are by both Universities for working with the poor is very remarkable; and one of the best developments of the higher education of women has been the very great interest which many of the students at the women's colleges have taken in social problems. I believe that a considerable number of the best workers for the London Charity Organisation Society are young people from those colleges, who have taken the question of poverty seriously to heart, in a way in which people of that age did not often do twenty years ago.

The C.O.S. at Oxford and Cambridge.

Increase of intelligent philanthropy,

10326. Then should you think, taking the ordinary English towns, that through the agency of the clergy and the intelligent classes there is good hope of these Charity Organisation Societies being formed as a rule?—I would speak with great diffidence, but that is my impression, that the movement of the age is strongly in that direction.

will spread to other towns.

10327. Would you answer this: How far do you think that private charitable people will be likely to bring themselves into relation with these organised agencies?—I think that the tendency of the age is in that direction also. Of course, everybody likes to be an autocrat with regard to the administration of the funds over which he has control; and no doubt there are places in which such people refuse to be interfered with in any way. I have in my mind a town, not Oxford or Cambridge, in which I once lived, and in which there was a Charity Organisation Society which had not established a claim to public confidence:

Mr. Roundell—continued.

it was in the hands of some very well-meaning, but not very clear-headed people at that time. And I gather that there are other towns in which the fortuitous combination of people, who come together to form a Charity Organisation Society, do not always earn general confidence. I think if the Charity Organisation Societies were semi-established, one would always get a somewhat stronger class of people, such as we now get on the best societies; and that then the people who subscribe to other independent movements, for I should be sorry to see the independent movements die out, would require those in charge of these private funds to enter into communication with the Charity Organisation Society. Besides which, you know, I would propose that the law should be that they should be compelled to state to the Charity Organisation Society what relief they were giving, and to whom. I would not at present go so far as to propose that the law should compel them to discuss matters of policy with the Charity Organisation Society, or go by the advice of the Charity Organisation Society, but I would propose that the law should compel them to state to the Charity Organisation Society what support they were giving to any person and in what form.

Semi-establishment of the C.O.S. will raise the standard of persons serving on it.

10328. This Class B. was to be relieved, if at all, out of charity funds, not out of public funds?—Yes.

Size of Class B. will depend on amount of the funds at the disposal of the C.O.S.

10329. How would you propose that these charity funds should be found?—It would, I am afraid, sometimes happen that the necessities of the case would cut down Class B. to a very small class, because the funds available would be too small. I would, however, start by laying hands on all doles and everything of the sort that was already public property, and handing them over to the Charity Organisation Societies, not the guardians, the Charity Organisation Societies then established, as their "nest egg." If they found that their total funds were small, they would have to recommend for Class A. a few cases, which it would have been better not to relieve from public funds, as they might make rather dangerous precedents. That is, they would cut off some people from Class B. at the upper end. And they would have to send a few hard cases to the workhouse, thus cutting off a few from Class B. at the lower end, and putting them to Class C.

10330. You spoke about the need of more individual care of the cases in the workhouses, and in another part you spoke about the need of what you called the sympathetic imagination in dealing with the cases of the poor. In saying all these things do you contemplate a higher type of officer for the administration of the poor law, and also for the office of guardian?—I think that the class of guardians is improving. I think that it will continue to improve. But I think there ought to be more sub-division. Some boards of guardians have a great many too many cases coming before them, and they ought to divide themselves up into several committees. I think that the number of relieving officers ought to be increased. I think their quality has improved. I think the account of the condition of the relieving officers which one reads of in 1834, no longer applies to the present time. But the

Mr. Roundell—continued.

main thing I rely upon is not the improvement of the official element in the administration of the Poor Law. The main thing I rely upon is volunteer aid. I do not think that the details of the Elberfeld principle are applicable to England. But I think the Elberfeld principle is fundamentally right. I think the State ought not to shovel money, so to speak, upon anybody.

Need of voluntary work on the principle of the Elberfeld system.

Mr. Pell.

10331. You are aware that the Poor Law only deals with destitution?—I am aware that it does.

10332. Your scheme contemplated dealing with distress as well as destitution, I think?—Yes; but I should say that the term destitution has never been defined.

Distress rather than destitution should be ground for relief.

10333. Upon whom do you propose to put the expense of this additional apparatus for the relief of distress, upon imperial funds or upon local funds. If it has never occurred to you, I would not press it?—It has occurred to me to think it over. I am considering how I can answer your question shortly.

10334. You know the various schemes for pensions that are before the public. Mr. Charles Booth has the merit of being logical, he puts it entirely upon the exchequer; other schemes put it partly upon private resources and partly upon the rates?—Well, the only short answer I can give is—partly upon imperial funds and partly upon local. I think the question is most complicated, and that there is a great number of different considerations of which account has to be taken.

Cost of scheme to come from Imperial and local funds.

Mr. Broadhurst.

10335. Do you admit that one of the virtues of relief is that it should be immediate and simple in its form?—I am not sure about its being simple. No; I want relief to be very often very complex; the centre of relief, I think, should be the aim of raising a man out of the position of being a pauper; and that means, I think, a great variety of methods of treatment of individual cases. I would like it to be as quick as it can be, but I do not think I want to make it simple.

Simplicity impossible owing to variety of cases.

10336. Well, but would it not frequently occur that, if it is not simple and expeditious, fatal results might ensue before relief came?—I would have interim relief given at once; but I would not have a difficult case decided in a hurry—not until a great many inquiries had been made, and all sorts of ways had been thought of. Indeed, I think that is the practice already in the best Charity Organisation Societies. Just as an experienced doctor does not give a Holloway's pill, the same medicine, for every complaint, and to every patient, but a special treatment for every single patient, so I think our prescriptions should not be simple but complex.

Object of setting up C.O.S. as a supplementary board of guardians.

10337. What is the object of instituting a supplementary Board of Guardians in the form of charity organisation; what is your object?—Because, while I think that the assumption on the part of the well-to-do, that they alone have any rights and any particular duties with regard to the residuum—while I think that is extreme, I think it is true that they have much greater rights, and much greater duties, because they

Mr. Broadhurst—continued.

have much greater opportunities than any other class; and a Charity Organisation Society which was mainly in their hands would, I think, be likely to call into action a good number of forces that would be lost if we had only the Boards of Guardians. Where a Charity Organisation Society cannot be found, then I would have the Board of Guardians, with a visiting committee of their own under them; but I think the better course is one in which the special opportunities and resources of the well-to-do classes have full play, while yet there is added at the background the authority of a semi-public body: moreover this would give an opportunity for some of the best of the working classes to take a direct share in the burden of the work. Because we are learning every day, more and more, that it is not the money that is given in charity so much as the work, by which real good is done; and there is no reason at all why many of the best of the working classes, particularly experienced members of friendly societies, should not do a great part of this work, if, as I believe, they are willing to do it. Now, there is no place for them to work in, and I want to make a place.

10338. But could not work be found for them in the existing system, with any necessary improvements that might be found?—Well, I think that if we were legislating—proposing, as some of my friends have been asked to do, to provide a constitution for some oriental country—if we were proposing a poor-law constitution for a new country, I think it is a question whether we should have Charity Organisation Societies in their present form at all. I think it is quite likely that the more natural development would be on the Elberfeld plan. The Elberfeld plan, which, you know, is very much like the Elizabethan plan; the spirit of Elberfeld and the spirit of the sixteenth century poor law are much the same; I think that that plan is, perhaps, more the natural one. But, then, you see, the Charity Organisation Societies are in possession. They have arisen out of an abnormal condition of things, which itself arose out of the abnormal condition of England during the first part of this century.

The Elberfeld Scheme superior, but not applicable to present condition of things in England.

10339. But do you not think that your scheme of Charity Organisation Societies in conjunction partly with the Boards of Guardians, would have a tendency to racing poor people from pillar to post?—No.

10340. Partly to a properly constituted authority and partly to a body not so well constituted?—No. On the contrary, one of the great defects that I find in the working even of the Cambridge Charity Organisation Society is, its want of publicity. So that chance often decides whether a deserving person is relieved in a manner agreeable to himself, and with pleasant surroundings, by the Charity Organisation Society, or whether that person goes to the guardians, in the first instance, and would not come into contact with the Charity Organisation Society at all; if there were not at Cambridge an understanding between the guardians and Charity Organisation Committee, such as I wish to see made universal. It is notorious that the number of people who know how to get access to the Charity Organisation Societies in England is really very small. On my plan the Charity

Publicity for C.O.S. needful.

Mr. Broadhurst—continued.

Organisation Society would be a semi-public body, and it would be in various ways directly made known—I will not use the word advertised, but made known—and then a person who wanted relief would know where to go. There would be one place, the office of the Charity Organisation Society; who if they found his case a good one, but yet requiring funds that they had not the control over would pass him on to the guardians under Class A. Perhaps I should like to add that one thing that has strengthened my conviction that some such change as this is required is that I have noticed with regard to the Cambridge society that there have been cases which the society has desired to relieve, but could not. There has been no ethical or other ground against giving the applicant the aid desired, except this, that on going into the figures it is found that it would involve the society in a permanent outlay for many years. Not because the case is a bad one, but simply because the society cannot afford it, though it is relatively a rich society, it has to pass them over to the guardians. Now under my plan the money would be found by passing those people over to the guardians marked Class "A."

10341. Have you any knowledge of rural life, of the administrations in rural unions?—I have never been on any Board of Guardians myself.

Scheme would not work fully in rural districts.

10342. So that you can give no opinion as to the probable working of your scheme in rural districts?—I think that the first part of my scheme would not work to any very great extent in rural districts. I think that in rural districts one would have, for a very long time at least, to fall back upon the second alternative mainly; but then the cases in which I am most interested for my own purposes are in the towns.

10343. Do you think it would be possible to have one system for rural unions and another for urban unions?—I propose one system to be worked wherever there is a suitable Charity Organisation Society, whether in town or country, and another system where there is not a suitable society, whether in town or country. May I just mention that the aggregate population of towns with more than 50,000 inhabitants each, is now about five times as much as it was in 1830. It was two-and-a-half millions in 1831, and it is twelve millions now.

10344. Your desire appears to be that some of the men experienced in giving relief from voluntary societies should be incorporated in the system of poor-law relief?—Yes.

10345. That under your plan would be only possible in towns?—That plan would be only possible where there could be found an adequate Charity Organisation Society; but I believe there are a great number of rural districts in which, when the initiative was once given, the Charity Organisation Society would grow.

10346. But is it not desirable everywhere in all poor-law systems, both rural and urban?—Yes; most desirable.

10347. Have you ever thought out how it could be realised in the rural localities, where the hardships of the poor-law system are presumably more severe than in towns?—Yes; I have made my suggestion. It is that where a Charity Organisation Society does not already exist, an endeavour should be made to form one; where the endeavour fails, the guardians should be required by law—and this law should be worded quite unmistakeably—to invite volunteers to assist them, and to inquire into particular cases—the hope being that the volunteer committee so formed would after a while become a Charity Organisation Society.

Guardians should be compelled to start a volunteer committee, where there is no C.O.S.

10348. Have you taken the opinion of your trades union friends on your duplicate or double-barrelled system of relief; of charity organisation societies, and poor law; have you discussed it?—With one or two.

10349. Do you find it to go at all?—I have not heard any objection to it.

10350. Did you hear any approval of it?—I came away from the discussion fairly well satisfied with myself; I do not know that I could go any farther.

Severer discipline for Class C.

10351. You are speaking about severer discipline in the workhouses to some particular kind of people?—Yes.

10352. What sort of severer discipline do you want, and who for?—The resolute tramp; the man who can work and will not.

10353. The tramp is of a different class already. He is administered and provided for specially; the casual?—More or less; but not in all unions, I think; and I think there are some people who want to abolish the tramp ward in all unions—the casual relief ward in all workhouses.

10354. What do they propose to do with the casual?—I could not answer the question well. I have not full information upon that matter.

10355. What is the severer discipline to the others than the casuals?—Well, I do not think that a man who has a pension should be allowed to discharge himself and drink it all up; and then come back scarcely like a man, and go on living in the workhouse. That is one case. I think that generally speaking we have got to recognise, that partly through the suppression of the gipsy encampments, there has got into the large towns a quantity of unstable excitable blood, for whom the privileges of absolute freedom are not well adapted. And that, of course, applies to the aged as well as to others.

10356. I was leaving all that to ask you a final question, I think. Have you given any consideration or formed any opinions as to the possibility of a universal scheme of pensions?—Yes; there are two especially that I think have a great deal to be said for them, Mr. Charles Booth's and Mr. Moore Ede's modification of Mr. Charles Booth's. My objections to them are that their educational effect, though a true one, would be indirect; that they would be expensive; and that they do not contain, in themselves, the seeds of their own disappearance. I am afraid that, if started, they would tend to become perpetual. I regard all this problem of poverty as a mere passing evil in the progress of man upwards; and I should not like any institution started which did not contain in itself the causes which would make it shrivel up, as the causes of poverty itself shrivelled up. But I would far rather have either Mr. Booth's scheme or Mr. Moore Ede's scheme than things as they are.

Pension schemes of Mr. Charles Booth and Mr. Moore Ede.

Mr. Broadhurst—continued.

10357. Lesser evils than the present?—I will not say they are lesser evils, but they are not the things that I like best. If there is so much public money accessible for the diminution of poverty as those schemes would require, I would like to do some other things with some part of it.

Pauperism the problem in 1834; poverty in 1893.

10358. What other things?—Well, that comes back upon the fundamental position, which I desire to make the basis of all my evidence. It is, that while the problem of 1834 was the problem of pauperism, the problem of 1893 is the problem of poverty; that a man ought not to be allowed to live in a bad home, that extreme poverty ought to be regarded, not indeed as a crime, but as a thing so detrimental to the State that it should not be endured, and that everybody who, whether through his own fault or not, was in effect incapable of keeping together a home that contributed to the well-being of the State, that person should, under the authority of the State, pass into a new form of life. We cannot do it now. It is impossible to do it. The ethical force does not exist. We cannot get the ethical force until we have convinced the working classes that there is no real hardship in the present state of things, and it seems to me, therefore, that to have Commission after Commission to hear the evidence from one side, which is perfectly well as far as it goes, and not to hear the evidence from the other side, is not satisfactory.

Mr. Booth.

Possibility of more sympathetic treatment, owing to changed character of pauperism.

10359. I understand that your general position, the basis upon which the proposals you have made are in the first instance justified, is that poverty, having changed its character, needs changed treatment?—That is so.

10360. And that that is true, whether the form be that of pauperism or other forms?—That is so.

10361. That you consider the dangers are less than they were; the dangers of what you call sympathetic treatment are less than they were fifty years ago?—Yes.

10362. And that the necessity of making the system more sympathetic is greater?—Yes.

10363. And that by sympathetic treatment you partly also mean democratic treatment, bringing in the working classes into the administration?—Yes; partly. My reason for that is partly that, I think, that in 1834 there was not the trained working-class intelligence which could have been utilised for the purpose. The working-class intelligence that we want to utilise is almost entirely a creation of the last sixty years, and in a great measure of the last twenty years.

10364. So that all the conditions of the problem are very much changed?—They are all different; almost separated as the poles.

Danger of references to past experience without sufficient consideration of change of circumstances.

10365. And therefore justify an entire reconsideration of the principles, whether applied to the old or all round?—Entirely. I think this age has got to settle its own problems guided by reasoned experience, but not applying experience crudely. I think many references to the experiences of the beginning of the century are crude; are based simply upon an indifference to an analysis of the conditions.

Mr. Booth—continued.

10366. But with regard to the old, many of these points are specially applicable?—Some of them.

10367. And you go on to say, I gather, that as to the old, while the general conditions have improved, from certain causes the old have not altogether shared in the improvement?—Just so. I think that there have been very special causes tending to make the case of the old harder than it used to be, in spite of the fact that a growing feeling of duty is making the working classes willing to sacrifice themselves in some respects, though not in all, more for the old than they used to.

10368. That is to say, privately, for their own old people?—Yes.

10369. So that you would, perhaps, go so far as to say that the condition of the old has not improved; not only that it has not improved relatively?—I do not know that I would go quite so far as that.

10370. But recognising, as I believe you do, a very great improvement all round, you would say that the improvement with regard to the old is very much less?—Is less, decidedly.

10371. And then, I think, you think also, that the problem is complicated by the fact that the rich are in some ways more separated from the poor by modern conditions?—I think that is so. One of the best of the many good works of the Charity Organisation Society has been, when a person has applied for help, to try to find out his old employer, and to get his old employer to take an interest in him as a human being. It is a splendid thing to do. But the problem itself which they deal with is, to a very great extent, a problem of modern times, the continual migration of the people, the separation of the employer from the employed during the daytime when they are in the workshop, and still more the separation at night, when they go home to their separate suburbs, is a cause of a difficulty which did not exist to anything like the same extent in 1834.

Separation of the rich from the poor much greater than formerly.

10372. So that the very existence, the rapid growth of special organisations to bridge the interval proves partly or indicates partly the rapid growth of the interval?—Yes. What I may call the charitable middleman could have been done without in 1834; now he is a necessity of the situation.

10373. So that your proposals go forward to make use of that, and strengthen it, give it a more important position?—That is so.

10374. And all that you say is chiefly, in fact, mostly, or entirely true of towns; it is far more true of towns than of country?—Nearly all of what I have said.

10375. But side by side of that we have the fact that the great growth is in the town population?—That is so.

10376. Instead of being a mere fraction of the population, it is now about half?—Yes.

10377. And that the proportion is continually increasing?—Rapidly increasing, not only in this country, but in all others.

Destitution.

10378. With regard to the point about relief being given only to destitution which has been raised, you understand that the law as acted

Mr. Booth—continued.

upon is of that character that relief is limited to cases of destitution?—Yes.

10379. Without regard to merit? — My opinion is that the term destitution had a historical origin, and that it is used now with entire neglect of its historical origin, and in a sense and for purposes different from those for which it was originally used. The centre of the doctrine about destitution originally was that the independent labourer ought not to be in a worse position than the dependent; and the people of 1834 argued with perfect truth that the independent labourer often had not nearly enough food. So they could not allow even the most deserving of the dependent poor to have more than the bare food, which they were compelled to allow to all. But that is no longer the case. Practically the food-buying power of the labourer is from three to five times what it was; and the destitution that the framers of the 1834 Report had in their minds does not exist now among the same class of people. The fundamental reason of their conclusion was that one must not make the dependent labourer better off than the independent. Now you can do a great deal which could not be done then without breaking that canon, because the position of the independent labourer is so very much better.

10380. But if the wording of the law leaves it open to the guardians to recognise merit, if the clause which Mr. Henley read does give them that power, you would feel that the law did what was necessary?—Yes; only, though I am not a lawyer, I believe it is very dangerous to interpret a clause without being quite sure that there is not some other clause that limits its operation. Now, the people who have written on the subject of Poor Law relief have been so able, and have had so much official experience, and they have so often said that it is a fundamental principle of the Poor Law that the guardians cannot take account of merit in determining the amount of the relief, that I should be very interested to know on good authority whether that clause does empower them to take account of merit or no in determining the amount of the relief.

10381. With regard to the effect of public relief on wages, would you say that it may be looked at in two ways, as to the direct competition of those workmen who are partly supported by the rates, and in a general way as expressed in what you have said to day? What you have said to-day I take to have been entirely with regard to the general effect of money provided by the rich for the poor; and what I want to ask you is whether there is not a special possible effect on wages due to the actual competition of subsidised individuals?—I think that anything that increases the supply of labour in any particular market tends to force down real wages in the market, but tends also to raise the real wages of the people who produce the things consumed in the market; therefore, I think that if a certain number of old men who are now considered past work could be added to the ranks of effective labourers all over the country that would have the effect of increasing the general well-being of the working classes. While I admit that if they are added disproportionately in any particular trade they would tend to cause a glut of the things produced in that trade and injure that trade, though possibly to the greater benefit often of other trades.

Effect of public relief on wages.

Mr. Booth—continued.

10382. But do you think that the granting of pensions would increase the supply of old labour?—No. The remark with regard to the influence of pensions on wages had to do with the effects that a tax might have in diminishing the supplies of capital.

10383. That is, as I understood it; that is to say, it is a general consideration, not of the specific character of bringing more labour into competition?—Just so. It is the taxation side of the pensions that I had in view, not the bringing of labour into competition in that particular case.

10384. You do not think that more old people would come into competition for work if they had an allowance of public money?—Not necessarily. May I put the case in this way: suppose you could conceive a mad Emperor of China to give to every English working man half-a-crown for nothing: according to the current notions, so far as I have been able to ascertain them, that would lower wages, because it would enable people to work for less. I think that nine economists out of ten at the beginning of the century would have said that that would lower wages. Well, of course, it might increase population, and that might bring down wages; but unless it did increase population, the effect according to the modern school would be to raise wages because the increased wealth of the working classes would lead to better living, more vigorous and better educated people, with greater earning power, and so wages would rise. That is the centre of the difference.

10385. Unless the allowances to old people increased their numbers, or increased the number of them who took work, it would not have a direct effect—a competitive effect upon wages?—No.

10386. Then with regard to Poor Law expenditure you would see no objection to increasing expenditure by increasing the number of relieving officers, by increasing the efficiency of the service?—I think we are wrong in allowing the amount spent in poor relief to become a continually and rapidly diminishing portion of the total income of the country, while yet in answer to a great number of suggestions of reform, the answer is: "Oh, the relieving officers "are already overworked." The remedy is to take some of that money which is now going into the pockets of the rich, and which by tradition was the property of the poor, and to apply it for this purpose—the increase of the number of relieving officers.

The number of relieving officers should be increased.

10387. Then with regard to the point which has been raised—not to-day—but which has been raised with regard to this subject, that those who have paid their rates regularly, have to some extent an ethical claim on the rates for relief, what is your view on that subject?—My view on that subject is that there is a great deal to be said for it, and I have never heard anything said against it. I have challenged a great number of people to give any argument against it, on general grounds, and many of them have

Those who have paid their rates regularly have a just claim on the rates for relief.

Mr. Booth— continued.

given me in writing or in print an answer, but it has always come to this, "That is the law." Of course it is the law; the only question is whether the law is a good one. The law is, that taxes are not levied on what is *primâ facie* the equitable principle that everybody should contribute to the necessities of the state in proportion to his means. Analyse that, and it means that a person whose income leaves no surplus above the necessaries of life, should not be taxed at all. We cannot afford to act on that maxim, because it would introduce political dangers, and therefore we do tax the poor; but if the poor say, "I have paid "that money in poor rates, for the relief of people "in distress. I am in distress, there is no reason "why I should have it given back to me with "unnecessary disagreeableness;" then I think there is no answer; and I repeat here what I have said elsewhere, that I have looked over a considerable number of Blue Books, and in every other place where I could expect an answer, and I have found none. The only attempt at an answer has been "That is the law." Of course it is; that is the starting point.

10388. Now to come to your actual proposals, I have not exactly gathered which body comes first in the combination, the Charity Organisation Society or the guardians, or may either come first? May the person seeking relief seek it from either and be referred by either to the other?—I do not think it would be necessary to prohibit a working man from going to the guardians in the first instance; but I should myself wish to prohibit the guardians from giving more than interim relief until they had referred the case to the Charity Organisation Society and received a report from the Charity Organisation Society. When they have received the report, if they chose to put it into the fire without reading it, I think the only thing to do would be to wait until the next election of guardians.

The guardians should only give temporary relief until the C.O.S. had reported.

10389. Whichever body is first referred to has the responsibility of giving the immediate relief?—The Poor Law authorities would retain their responsibility for giving *ad interim* relief if it were demanded of them, but there would be nothing in the law to prevent the Charity Organisation Society from doing as they do now, granting interim relief if they thought that best; they would not be compelled to do so, but they would be at liberty to do so, of course; Poor Law authorities would be compelled to give it.

10390. That is to say, that if a poor man applies first to the Poor Law authorities, they are bound to take the immediate responsibility of relief if it is necessary?—Yes.

10391. On the other hand, if he applies first to the Charity Organisation Society, that Society has the option either to relieve him at once, or to send him at once with a note instructing him to apply to the guardians?—If they choose, they may say, "We do not give interim relief, or we "do not give it in this case; you must apply to "the guardians for interim relief; as regards "permanent relief, we will investigate your case, "and make a report."

10392. Then I understand the guardians are obliged to accept as their partner in this matter any Charity Organisation Society that exists that applies to them?—No; any "suitable society."

Mr. Booth—continued.

A society would have to be accepted by the Local Government Board as suitable for the purpose. There might be started almost a bogus Charity Organisation Society, a society not representative of the population, either as regards its numbers or its funds. The question whether a Charity Organisation Society was suitable for the purpose, would be decided by the Local Government Board, and it would generally be that any of the chief existing societies would be regarded as suitable. There would have to be some rule as to the amount of funds that they got from private sources.

L.G.B. would judge whether the particular C.O.S. was a "suitable society."

10393. It is not until they have been accepted as suitable by the Local Government Board that the guardians are forced to receive their representatives as guardians?—Yes.

10394. Then I understand that your proposal is, that there should be two perfectly distinct classes of public relief, divided by a middle body which was dealt with entirely by voluntary action?—Yes.

10395. And that the extent of the middle body would be measured largely by the energy and depth of the purse of the particular Charity Organisation Society?—Particularly by the depth of the purse at the command of the Charity Organisation Society, including such doles as might be handed over to their administration by the public authorities.

Doles would be handed over to the C.O.S.

10396. They would deal with as many cases as they could or would deal with, and those would be of the middle class, those who were not strictly suitable for honourable public relief, and not bad enough for deterrent public relief?—Yes, and especially such cases as would be likely to form bad precedents. For instance, there are many things that the Charity Organisation Societies do, which the Guardians do not do, and perhaps could not safely do; taking tools out of pawn, sending a person to the seaside, paying rent, and all sorts of exceptional things of that kind.

for Class B.

10397. Of a character that you would not like to give any rights with regard to?—Of a character that might be likely to form bad precedents.

10398. At any rate, they are those cases for which charitable funds are more applicable than the rates?—Quite so.

10399. I want to ask you what methods you would wish to adopt to make relief as you say as little painful as possible to the best class?—I would like, perhaps, to add one thing: the English people, perhaps, like all other people, are very much the servants of words, and the discussion as to the relations between public pensions and public relief is to a great extent a question of words. I think it is rather open to consideration whether those who were put into "Class A." might not be said to receive a public "subsidy" instead of public relief; and similarly as to those who went to the workhouses that were specialised for them with a greater outlay per head, more being given in kind, not in money; it is the same principle whether this increased amount is given in money or in kind; but I want to reverse the present presumption that this amount of public relief may not depend on merit or worth. Those houses specially

Mr. Booth—continued.

devoted to Class "A." might have a different name; they might be called "hospitals." I believe there is historical tradition for the use of that word for such purposes.

Mr. Arch.

10400. Do I understand that this Charity Organisation Society takes under its administration charities which have been left by donors in days gone by?—I think that there might be some charitable gifts which it would be better on the whole to leave in the hands of the guardians, but I think that with this double giving on the one side and taking on the other, it would be fair and best to put a good number of public foundations under the control of the Charity Organisation Committees.

C.O.S. to have the management of local endowed charities.

Chairman.

10401. What do you mean by "leave in the "hands of the boards of guardians"?—The word "leave" was not well chosen; I meant, to hand over to the guardians.

Mr. Arch.

10402. Are you aware, I suppose you are, that in the rural villages there are no Charity Organisation Societies?—Yes.

C.O.S.'s do not at present exist in villages but will grow.

10403. How would you establish them?—I hope that the growing spirit of the age will establish them; not an independent society for each village (that is going rather too far), but an independent society for each union, with, perhaps, local branches in the villages.

10404. And in the interim between now and the time when the intelligence of people will be able to do that, you would leave the destitute poor to make their first appeal to the guardians, there being no Charity Organisation Society?—Well, I would do something at once; I would compel the guardians to exert themselves to call into existence a body of voluntary visitors. Of course, the board of guardians might say that they tried and failed, and it would be for the electors, aided by the Local Government Board, to decide whether they had tried *bonâ fide*.

10405. Do you think you could compel, or that any body of men could compel, the present trustees, who, generally speaking, in the rural villages are the clergymen, do you think you would be able to compel these gentlemen to hand over these charities placed in their hands to the boards of guardians?—I think so; I think that is just what the law can do.

10406. But do you think that the parishioners who in their various parishes receive a portion of these charities at Christmas and other times, would be willing for the trustee to hand over their charities to assist the poor rates?—I think it would be clearly for the good of the State; and it would be decided by a law passed by the State, passed in Westminster.

10407. You said something about the Charity Organisation Society electing the board of guardians?—Electing a certain number.

10408. Of the board of guardians?—A distinct minority; I proposed one-fifth.

10409. Do you think that the ratepayers of our rural villages would ever submit to that?—Yes, if they get a *quid pro quo*, and a good deal more than a *quid pro quo* by having a voice in the control of the Charity Organisation Society.

Mr. Arch—continued.

10410. You think so?—I think so.

10411. And do you think there would be any difficulty in getting a proportion of the workingmen upon these boards of guardians; or, I will put it in another way, do you think that the Charity Organisation Societies which will be composed, I suppose, mainly of the well-to-do, would very largely sanction putting a lot of these working men upon these boards of guardians, to have some control over their charities?—According to my proposal they would not be recognised by the Government unless they did consent to that; and, of course, you must be aware that a great number of Charity Organisation Societies are exerting themselves very much to get working men to co-operate with them, and they find it very difficult, partly because their hours of meeting are not convenient to the working men, and partly because the working men have a reasonable dislike to going into a close corporation by any but a public door.

C.O.S.'s anxious to get working men to serve.

Mr. Loch.

10412. I think by way of criticism of workhouses you mentioned that people preferred the prison to the workhouse?—I am referring to a great number of statements of that kind I have seen in reports of police-courts and elsewhere.

Prison sometimes said to be preferred to the workhouse.

10413. Is that your sole evidence?—Yes.

10414. You have never seen figures to show that the able-bodied paupers in receipt of indoor relief have increased, while the prisoners in England and Wales in local prisons have gone down?—Of course.

10415. And does that not rather go against that statement?—Not in the least, so far as I understand it.

10416. Why not?—Because the number of people who would elect the prison in preference to the workhouse is very small, and the causes that are diminishing the number of people in our prisons and increasing those in our workhouses are very big, and cover a very wide area. I did not mean to imply that in all workhouses the rule was so hard that a person who has had experience of both houses preferred the prison.

10417. You made a general statement, and that general statement you qualify now very largely; you would seem to say that practically there were large causes at work, which would make it apply only to one or two instances here and there, very few in which the workhouse would be preferred to the prison?—My own memory is different from yours; I do not recollect that I made a general statement; if I did, it was by mistake.

10418. You also think that the workhouse at the present time is so managed as to put any persons of respectability who enter in, into unfair converse with those of unclean and unsuitable habits?—I think it depends very much upon the workhouse. In some workhouses there is very little of that; in others there is a great deal, I believe.

The respectable dislike being herded with the disreputable in the workhouse.

10419. Can you mention the workhouses in which it is bad?—I was talking to a member of the working classes only yesterday, who said

Mr. Loch—continued.

that the great terror of the workhouse is the compulsory intercourse with people of bad habits. She, of course, referred to a small union.

10420. Can you mention yourself any workhouse?—No; that is not what I have come here to do.

10421. Did this person to whom you have referred know of the conditions of any such workhouse?—Yes.

10422. Could you name the workhouse?—I will endeavour to ascertain. I should also say that I am under the impression that there is a good deal of evidence in the Report of the Select Committee of the House of Lords in 1888, and I had thought here, that there are small workhouses in which it is not possible to separate the residents of cleanly habits of mind from those who have not those habits, as much as would be desirable.

10423. Then your reply is to the effect that all that you have to say refers to certain particular workhouses, and that it is not a general statement?—I think I said from the first, that that part of the evil of life in the workhouse which consisted of the compulsory association with persons of bad character, was not very great in those houses in which the seven-fold classification could be carried out.

10424. And, therefore, if the workhouses are carrried out in accordance with what we accept as a fairly good method of classification, your objection so far drops to the ground?—I do not say that it drops to the ground.

10425. So far?—No; because I think an objection cannot drop to the ground which was not raised.

10426. Did you not object to it on the ground of workhouses being too small?—I objected to it in regard to those workhouses in which it exists.

10427. Have you any notion in what proportion these workhouses are?—No; no definite notion.

10428. You have never gone into any question of that sort?—I have not collected the statistics on the subject.

10429. Are there statistics?—I should like to say that I have confined my evidence to facts within my knowledge. I have carefully stated the limitation of my knowledge, and you are asking me questions on matters of which I have already stated I have no special knowledge.

10430. I thought the statements of the witness were much more general than those he is now making, and that is my reason for putting those questions. With regard to the working classes, I understood you had put certain questions to two leading members of the working classes, the first of these questions was, "Would you consent "to the abolition of outdoor relief?" Do you think that that is a question to which, unless they had been into the matter in some detail, they could very well have an immediate reply?—I think it was a matter that they had considered carefully.

Objection of the working classes to the abolition of outdoor relief.

10431. May I take it that you can make no clear suggestion on that point to the Commission; the point how a Commission can obtain a fair idea of the actual knowledge and experience of the working classes on the matter of poor relief?—I do not know whether my opinions are really worth anything, but I have opinions.

Mr. Loch—continued.

10432. Would you say what your opinion is?—I would like a Commission appointed to inquire into the general conditions of poor relief.

Difficulty of finding out working-class opinion.

10433. Suppose we take our own question here, the question of the aged?—I was rather wishing to avoid appearing to criticise the action of this Commission. I would like that Commission to contain a representative of a place like Wigan, in which outdoor relief has been given carefully, but readily, and as some people think without bad results. I would like the official element to be comparatively small, because recent Commissions on this class of question have consisted to a very large extent of people with official experience whose ways of looking at the problem of poverty are very much the same; and it has sometimes happened that when the majority of a board of guardians are of one opinion the witnesses that have been selected have been from the minority, no witnesses having been called from the majority. I would like to redress that one-sidedness by having rather a preponderance of people who think that the present tendencies are going rather too far. I do not say I think so myself, but I want to get their view, and I cannot get their view. And I would also like a great number of working men to be on the new Commission.

Except by examination by very sympathetic commission largely consisting of working men.

10434. Have the working men at the present moment the kind of knowledge that you think is desirable with the view of coming to a conclusion on this point?—I think they have the knowledge that we want, and which I find I do not get from reading Blue Books, and the publications of the Charity Organisation Society. I find we always get the problem looked at from one point of view; it is a most important point of view, perhaps the most important; but the other point of view is scarcely represented at all. I have heard one side over and over again; I want to hear that side which I do not know so well.

10435. But I have understood you to say that the working classes have very little knowledge at present of this matter?—They know where the shoe pinches; I want to find out where the shoe pinches.

10436. You want, not a change in the administration of the law, but their view of the administration of the law?—What I want is that more evidence should be got from persons most concerned as to how far, even in places where charity is well organised, it covers all the area of distress, except that which may be suitably relieved in ordinary workhouses. I have spent some time in trying to get information of that kind. I cannot get it, and I can find very little in the publications of the Charity Organisation Society, and very little in the Blue Books of modern times. There is more in the earlier Blue Books, that helps me to form an opinion on similar questions in earlier times.

10437. I will not proceed further in any questions. The points which have a bearing on the policy and work of the Charity Organisation Society are numerous, and it would lead us to a long discussion, for which at this late hour there is no time.

Mr. Humphreys-Owen.

Co-operation of the working classes in Poor Law administration desirable.

10438. Your guiding principle, I suppose, is that work of this kind must be carried on with the hearty co-operation of the poorer classes, and not merely against their indifference or absolute opposition?—That is my view.

10439. And you also believe that if the working classes are persuaded that the administration is fair and humane that they will co-operate with it, and will not oppose it?—Quite so.

10440. Could you suggest to us any means by which the working classes could take such a share, beyond those which you have already indicated in the administration of the existing Poor Law, as would give them that sympathy with it?—I think that if we could stop the quotations of some so-called principles of the Poor Law that seem to me so needlessly irritating, as well as scientifically unsound; and if we could make a clear declaration of our resolve to stop unnecessary hardship at all costs, I think then we should get a much larger response to the invitations to the working classes to take a share in the voluntary work of the Charity Organisation Societies; or, where Charity Organisation Societies were not in existence, of the committees of volunteers attached to the guardians.

10441. Do you think that the objection that is made to old age pensions is well founded, that they relieve the capitalist and the landowner of the performance of a duty which primarily falls on them at the expense of other sections of the community? To put it in another way, that an industry does not justify its existence unless it pays such wages as enables its employés to provide for old age?—Yes, I partly agree with that; but the causes which have made the agricultural labourer unable to make adequate provision for old age without a sacrifice of very many pleasures and in some cases many duties, are so firmly rooted in the country that I should not be very hopeful of changing those conditions rapidly. I think that the wages of agricultural labour, the real wages, are rising, and will go on rising, but I cannot see any reason to believe that they will reach a healthy level for some time to come.

Agricultural wages rising, but still not to a healthy level.

10442. May I ask whether you have inquired into the actual circumstances of either of the two famous agricultural unions, Brixworth and Bradfield?—I have read the evidence about them with very great interest. I think that the administrators in a case of this kind are far more important than the method of administration. I think almost the worst law administered by Mr. Garland would have worked better than the best law administered by an ordinary person. I noticed a story in the *Charity Organisation Review*. It was Mr. Willink, I think, who said he had a coachman who, after he had been in his service only a very few months, was attacked by a complaint which the doctor said would render him never able to work any more. Mr. Willink told Mr. Garland, and added, "I "am a little puzzled to know what to do." "Puzzled!" Mr. Garland said, "why, of course, "you won't drop him," in a way that made Mr. Willink feel it would be impossible to do so. I quite understand that where a union is under the strong moral influence of a man of that sort, there is scarcely any law that will work very

Success at Bradfield and Brixworth due to exceptionally kind administrators.

Mr. Humphreys-Owen—continued.

badly under the administration which he will bring about.

10443. Now, your proposal, I think, is, to put it broadly, to substitute positive law for that moral influence; do you think you can do it?—No; I do not think I do want to substitute law for moral influence; but I think that law can be so adapted as to evoke moral influence, or it can be so adapted as to make moral influence rather hard to develop. That is all I think you can do by a change of the law.

10444. I think that you and the supporters of the rigid administration of outdoor relief seem to be at one, because what they say is that they propose to strengthen the springs of moral action, not to impose duties by positive law. They wish to strengthen the springs of moral action by making thrift and duty to parents and other virtues of that class more easy to the poor?—I agree with that to a certain extent. I agree that patience in bearing other people's sufferings is as clear a duty as patience in bearing our own; but I think there is some little danger that it may be carried too far. There are some who think that the present methods of poor relief and charity will very soon leave little suffering, which is not needed to educate people of braver and stronger heads; and those who think that are quite right in calling for patient adhesion to the present methods. But so much patience with the sufferings of others appears excessive to myself and to those who think that there are still many hardships, which cause more pain than they are worth for the purposes of education.

Hardship as an educator may be pushed too far in strict unions;

10445. If therefore on a close inquiry into the circumstances of unions where this policy is pursued you found that the hardships did not cause more pain than they were worth you would modify your opinion as to the practical duties before us?—Quite so. All I desire is that evidence should be got; all I complain of is that we have not the evidence.

more evidence needed.

10446. As to whether the giving of outdoor relief enabled labourers to compete with others and so to lower the rate of wages, I did not quite follow your argument upon that point?—My argument is that if outdoor relief or any other cause has the result of enabling people to work who would otherwise be idle, the result will not be a lowering of the general level of wages; although if the people who are so brought into work are more numerous in any one trade than in others it will lower the rate of wages in that particular trade by glutting that particular trade.

Effect of out-door relief on wages.

10447. Then you would not quarrel with the idea if it means this: that persons by receiving outdoor relief are enabled to compete with others in the same market in a way which they otherwise would not do?—I think that it may lower wages just in the same way as the making of brushes in prisons may lower wages, or just in the same way as a shower of brushes from heaven would lower wages in the brush trade. But I do not think that the making of brushes in prisons lowers wages throughout the country; I think it raises the real purchasing power of wages throughout the country.

10448. As to your machinery, has it struck you that the essence of your idea is what you expressed yourself when you pleaded for a larger

Mr. Humphreys-Owen—continued.

number and a higher class of relieving officers? Is not that the real function of your Charity Organisation Committee, to inquire very fully and place the results of the inquiry before the boards of guardians?—Yes. Only you see I am constantly fighting against those tendencies of Socialism that are towards increased bureaucracy; and one of the reasons of my interest in this problem of Poor Law administration is that I find that the present tendencies of poor relief are used rather to strengthen the hands of those Socialists who say that bureaucratic organisation is needed to relieve the poor from unnecessary hardship. I am therefore quite consistent in preferring the independent work of the Charity Organisation Society, when that can be carried out without excluding the working classes from their fair share in the work and responsibility.

Prefers work of C.O.S. to bureaucratic machinery.

Chairman.

10449. I think, although you have advocated here some representation of guardians upon the Charity Organisation Society, that is not because you are dissatisfied in any way with the work of the Charity Organisation Society?—No. Charity Organisation Societies are of course of many different kinds. I think it would be difficult to conceive a body of people to whom the country is under greater obligations than the leaders of the chief societies, and of the London society in particular. I think that the self-devotion with which they have pursued the higher interests of the people, without fear and without caring for favour, doing what they thought to be right, with steady persistence and resolve, showing great versatility and an immense deal of the higher wisdom of kindliness, will make them a landmark in English history. I think that the things of which England may be proud are not her wealth, but her trades unions, her friendly societies, her co-operative societies, and her Charity Organisation Societies.

Chairman—continued.

The Witness withdrew.

TWENTY-EIGHTH DAY.

Tuesday, 6th June 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. C. T. RITCHIE (IN THE CHAIR).

HIS ROYAL HIGHNESS THE PRINCE OF WALES. K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. J. CHAMBERLAIN, M.P.
Sir HERBERT E. MAXWELL, BART., M.P.
Mr. J. J. HENLEY, C.B.
Mr. ALBERT PELL.
Mr. A. C. HUMPHREYS-OWEN.
Mr. C. S. ROUNDELL, M.P.
Mr. C. S. LOCH.
Mr. JOSEPH ARCH, M.P.
Mr. CHARLES BOOTH.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

Mr. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

Miss OCTAVIA HILL, called in; and Examined.

Chairman.

10450. MISS HILL, I think you have taken a good deal of interest in all matters connected with the social condition of the people, especially of the poorer classes?—Yes.

10451. And of course your attention has been directed to those proposals which have been made for ameliorating the condition of the aged poor?—Yes, as part of the whole subject.

Chairman—continued.

10452. Do you think, speaking generally of

Chairman—continued.

Self-help better than State aid.

your knowledge of the conditions of life among the poorer classes, that it would be good policy to remove from them any of their personal and social responsibilities, such, for instance, as some provision by the State or otherwise for old age?—I should be strongly of opinion that it would be impolitic to remove such responsibilities. I think what the poor really want now is much more the realisation of them and the stimulus to live up to them than any removal of them.

10453. In fact, to put the responsibility upon themselves to make provision for themselves?—Distinctly so; very strongly indeed I should be of opinion that that was so.

Thrift increasing among better poor; but not where there is lax relief and unwise charity.

10454. May I ask whether you are satisfied generally with the progress that thrift of that kind is making among the poorer classes, taking all their difficulties into consideration?—I think that on the one hand you see a very great increase of thrift among the more intelligent; the Post Office Savings Banks are more used, more of the men belong to clubs and other provident societies; on the other hand, whenever you get either unwise charity or lax administration of the Poor Law, it does appear to me that the less educated people are less thrifty than when I first knew them. It is the way in which they do not seem to me to have improved so much as the others. I am speaking specially of London. I know London better than other places, and I am speaking specially of it.

10455. That is to say, that their disposition to provide for themselves is not sufficiently strong to resist the temptation of indiscriminate relief?—Quite so; and of course they must be very much sorted into the more intelligent artizan and the person who is hovering on the brink of either independence or pauperism, and it is to the men in that position that any temptation to relax is so fatal.

10456. Then you are of opinion that, if unwise attempts are made to remove responsibility from the individual himself, it would be detrimental towards any progress that is now being made in the direction of thrift?—Distinctly. I have seen it again and again in individual cases, and in relation to particular necessities.

10457. Take what we should call, what you would call, a well managed union in London, where the administration is what is called strict administration, do the people readily fall in with such administration, and do they come to recognise that on the whole it is best for themselves that it should be strict?—I have always understood that they do; but unfortunately my experience has been rather with the lax unions than with the strict ones. But as far as I have heard and known among my friends I have always understood that it was so; and I should quite anticipate that this would be the case in respect to out-door relief especially.

10458. You spoke just now about the class that was just verging upon the border of pauperism, and you said that lax administration would almost inevitably drag them down into pauperism from the mere fact of the ease with which relief could be obtained?—Quite so.

Strict relief needed in interests of poor.

10459. Is it not always the case that from a probable increased expenditure, and therefore an increased rate, caused by lax administration, that they would get a little additional help towards pauperism, those who were verging upon the border, by means of increased rates?—Quite so; from both points of view it would be highly unadvisable in my estimation to do anything to relax the strictness of the administration.

10460. You spoke of it not from any consideration really of pounds, shillings, and pence, but from your belief that it is best for the poor themselves?—Oh, most distinctly so. The fact is that it is from the point of view of the poor that one does feel this subject as very important. They are very much worse off wherever you get either uncertain action or such action as paralyses their own power, their own energies. The lax administration of charitable gifts, the lax distribution from the police courts, or any lax Poor Law relief, distinctly diminishes the possessions that the poor have; their houses are less provided with what is wanted, from the fact that they are looking to uncertain sources of relief, or to sources which do not stimulate their energy.

Uncertain relief and charity very harmful.

10461. Then, in point of fact, the element of cost of lax administration really does not enter into your mind at all?—No; such administration seems to me false economy, because it is bad provision for the poor, very bad in my idea. It is variously seen with regard to some of the charitable gifts. Take this example. You will have a parish with blankets lent out, and some wise person will suggest the loan should be put on a self-supporting footing. This happened in a parish that I was very well acquainted with; and it was proposed that in some way or another the poor who had these blankets lent to them, and had had them lent to them for years past, should pay in some form or another, a shilling during the year, which would have put the thing on a thoroughly self-supporting footing. They might pay six twopences, a shilling, a penny a week, or pay the sum during the summer. But the shilling should be paid. The people of the neighbourhood maintained that there would be great suffering if these blankets were withdrawn. And so we proposed this plan. But so far from any suffering being felt we never found any at all. The people never subscribed the shilling; and the blankets were, after a long time, given to a hospital in the neighbourhood. I have seen the same happen with shoes—the same necessary of life with one after another. And the places where the poverty is are the places where there are uncertain gifts, or gifts of money coming in, which are not in proportion to the energies of the people. That is how I feel, very distinctly. You do not stimulate their energies; and therefore you do not make them better off. It is "lightly come, lightly go."

Example.

10462. I would just like to sum up that particular portion of your evidence by asking you whether this is not the opinion which you have formed, namely, that lax administration of the Poor Law is extremely bad for the people, is apt to drag them down into pauperism, to destroy all incentive to thrift; and that a firm administration, so far as your knowledge goes, is readily assented to by the best of the labouring classes?—Yes.

10463. Now with regard to the provision for old age, and to some of the schemes that have

Chairman—continued.

Deferred annuities very unpopular.

been suggested; are you aware whether the system known as the purchase of deferred annuities is one which is popular or not with the people?—I have always found them most unpopular with all classes; that is not the form in which they at all desire to save. I do not mean if a deferred annuity could come from the skies, that they would not accept it. But it is not the form which they particularly desire.

Other uses of savings preferred.

10464. Is it that they do not care about paying immediate sums for very remote benefits?—I think that is partly it. I think it also is that they feel that if they invest their money in other forms, it brings in a better and happier return. They prefer educating their children well, and getting them into better positions; or buying a small business, or having a little house, or getting a quantity of furniture, or something which they have, and have to leave, and to give, and to use. There is a sense of uncertainty whether they live or die; they do not know that they will ever get anything by purchasing an annuity. It does not take their imagination, so far as I know. I never knew anyone who bought a deferred annuity.

Objections to State pensions.

10465. Are you acquainted with any of the schemes that have been put before the public of late, in connection with annuities from the State either without contribution from the people, or with contribution from the people?—I have read Mr. Booth's scheme, but I cannot say I have followed it in great detail, or studied it generally. I have only got a general impression from reading the account of it.

Mr. Booth's scheme.

10466. Could you give us what your impression is with regard to it?—Well, I should describe it shortly as the most gigantic scheme of inadequate relief ever devised by any human being. It seems to me to have almost every flaw in it. It would not be adequate. I cannot believe that it would promote thrift. It seems to me that it would do a great deal to destroy what one is of all things the most desirous to cultivate, the sense of responsibility of relatives; and I also should object very much indeed, to the idea of its being applied to all classes of people; it does not seem to me reasonable, that people who are well-off should have a right to an annuity, in order to save the sensitiveness of other people who are not well-off.

10467. So far as you know you would condemn it root and branch?—I should; I think I really should, except in its motive and desire to help the people, of course.

Mr. Chamberlain's.

10468. Are you familiar with the scheme which Mr. Chamberlain has advocated?—Not so familiar; of course I know the main principles of it. At least I think I do. But I am not familiar with any of its details.

Savings should be self-supporting; example.

10469. What is your view of the principle involved in Mr. Chamberlain's scheme?—I should have thought that it was a great pity to put so large a premium on savings. My own feeling is that with all savings what one has to do is to get them on what I should call a thoroughly self-supporting footing. Directly you get unnatural premiums you have to put all sorts of limitations and conditions and get into what I call confusion. To compare a small thing with a large, there was a time when all over London there were arrangements for collecting the small savings of the poor, I think it was in connection with the Metropolitan District Visiting and Relief Association. A premium of twopence in the shilling on all these deposits was given. I used to watch with very great interest the result of this. First of all the managers could not accept large deposits, because the premium was so great they had to put a limitation on the amount of deposits. Then they had to put a limitation as to the class of the person who paid them in. And it was said that this was an immense stimulus to the poor; but it was a burden on donors to provide the premium, without a corresponding advantage to depositors. Directly in any parishes one got it swept away, the people saved much better, and the thing immediately could be extended to any degree and seemed to me more living and independent, and in many other ways I think we take a great deal of trouble to put a premium on things, when if we left them to their natural result, they would work far better; and I cannot see the object of it. I really cannot see the object of it; and I should be very strongly against it myself.

Chairman—continued.

10470. You do not object to Mr. Chamberlain's proposals so much upon the question of principle as upon the conditions of rightly adjusting and properly working some such scheme?—Yes. But those difficulties are essential, it seems to me, to any in which you have an artificial premium.

10471. You then, are strongly of opinion that any process of provision for old age should be unassisted by the State or by the locality?—I think so.

10472. It should be entirely voluntary?—Voluntary and independent. I cannot see why we should not go on to successful independent schemes. The more thrifty and respectable of the poor have done already many things for themselves, and it seems to me it would be far better to leave the provision for old age on the same sort of footing to be done by voluntary associations.

Better sort of poor save well, but not always directly: example.

10473. Now what in your experience is the tendency, or rather, I should say, the attitude, of the poor with regard to making that provision for old age; what is their general attitude?—The thrifty, careful, industrious, and sober people care for it enormously; but as I say, it takes the form of putting themselves and their children into a better position, and a position of owning something; they do not so much save specially for old age, as they save. A working woman said to me some time ago, "Of "course, people need not talk to us about saving; "we have worked for our children, and they "work for us." She is now left a widow. Her daughter is now carefully trained as a schoolmistress and bringing in 80*l.* a year. Quite a poor working woman, you know. She has probably got something in the savings bank, but her meaning was that as she trained her daughter, put her in a position of earning 80*l.* or 100*l.* a year, she was providing in the best way for her own future.

10474. Let me put this question: In a case of that kind, and in all similar cases, would not any scheme such as that suggested by Mr. Chamberlain, for instance, act unjustly to these particular people, because, although they have

Chairman—continued.

not been able to come forward with any pension of so much a week from any friendly society, they have equally been desirous, and given effect to their desires, to make provision for themselves in old age?—Quite so.

10475. In this particular case, I understand, by giving a superior education to their children, which fitted them to occupy positions which in the old age of the parents will materially help the old parents?—Quite so. Of course, that woman forewent the wages that the daughter might have got by going round matching silks, or running about earning anything at an unskilled trade; she waited till she was 18 or 19, and had passed through the college, supporting her, feeding her, housing her. Now she is left a widow, and I forget whether this girl brings in 100*l.* or 80*l.* a year, but she supports her mother; and is just as deserving. That is the sort of anomaly you get into when you get these not self-supporting and not natural schemes.

Thrifty do not come on rates in old age.

10476. Are you familiar with cases of persons that you would call of thrifty and saving habits who have come upon the Poor Law in their old age?—I was thinking that over pretty carefully and I really could not think of one. But you must remember that my experience is mainly in London, though I do know something of the country. It would be much more possible, I think, to find such old persons in the country. I should not like to say there are not such people at all, but I cannot remember one, looking over my old acquaintances among the people. Either the employers help, or they have a little money or more often their children help, or in some way or another they do not come to the Poor Law.

Neglect of parents by children, stimulated by laxity.

10477. Do you find in London, in your experience, any indisposition on the part of children who are in a position to help their parents, any indisposition to help them?—Oh, I am afraid one does, and also very much in proportion to what else is done for them. I used to sit on a Committee attached to one parish, and we used to have the applicants up, and used always to send for the sons when the old women came up before us. I heard one once say, "What have I "got to do with my mother"? But that of course was said to the Committee in the hope that they would help the case. I do not know that that was a genuine feeling; but I am afraid there is a sad tendency in very many cases to neglect the obligations, and I think all our help both charitable and Poor Law tends to stimulate that. I think many of the people are affectionate, only they think that other people may as well support their parents, and they often leave them in the hope that people will.

10478. Where the Poor Law is rigidly administered, and where they know that they cannot fall back upon the Poor Law for the support of their parents, that feeling does not so largely exist?—Yes, directly you begin to feel the people making efforts for themselves, and for one another, directly you remove extraneous grants, you find the relatives coming forward.

Young should help early.

10479. And I suppose you would say there is hardly anybody so poor in the neighbourhood that you are acquainted with that they cannot do some little thing in that way?—Yes, quite so. And then, of course, so much ought to be done early. It is the young people, especially the young boys, that have the money. They have a great deal. You see they get a good deal, when from 17 to 18, almost a man's wages in the unskilled trades; and at that time they could do a great deal if they would. One often hears of their spending 6*s.* a day, in pleasure, and taking nothing back at night.

Chairman—continued.

Need of long knowledge of their part to judge as to needs of aged.

10480. Have you any suggestion to make as to obtaining general evidence on the subject of the actual needs of the poor in their old age. By what means would you propose to obtain it?—I could only think that it could be accurately obtained from people who had lived for years among them. You see it is a very different thing from getting evidence of the present condition of affairs. If you attempted to get the evidence of outsiders, they can only go by hearsay, and of course the causes of pauperism are perhaps far back in the years that are long ago gone. The man has lost his opportunity of better work by bad temper when he was 20, and you meet him at 80, perhaps. And you see scores of men with no provision for themselves. I do not think the causes, as so often happen, such as drunkenness, are so easily found at a later stage, because when a person becomes very poor his capacity for purchasing drink is diminished. You will often hear people say, "Oh, he is very poor; "he has been a bad drinker, but he is better now; "he cannot get it." You will often be told, "He "cannot get it now." And, therefore, if you went to the man, unless you had a good deal of evidence about the years that were past, you might think he was in want through no fault of his own. Therefore I think accurate information would be got from those who had lived among these people for a long course of years, and had known a good part of their lives. One thing bearing on thrift always strikes me very much, the immense difference between the country and London—in the accumulation of "things." I do not mean in regard to money in the savings bank, but in the things that make a person's wealth. I go down into the country and I find that the people with half the wages of the Londoners have linen, they have crockery, they have furniture, they have tools—they have, many of them, almost everything for domestic comfort. I come straight up to London, where the wages are double, and I may go from end to end of a poor street, and I hardly find an atom of furniture; there is no linen. If people die there is nothing to wrap them in; there is no crockery, you could not get a hammer, hardly a thimble, from end to end of the street.

Lack of belongings in case of London poor, though better off.

Mr. Pell.

10481. It is expressed, I think, in the word "sticks"?—Yes; what are called their "poor "sticks." This fact has struck me when going backwards and forwards from the country.

Chairman.

Due largely to reckless charities.

10482. To what do you attribute that?—I attribute it very much to the chance charities of London. These people are never sure that they must depend on themselves. Somebody dies suddenly. I had a tailor living in a house under my charge, earning 3*l.* a week, and his wife was

Chairman—continued.

working, and their mother died; they had nothing —clean sheets or anything—in the place; but they went straight round to the church, or to the charitable ladies or somebody, and they said, "Poor things; they have nothing." Everything was supplied within an hour of that woman's death. These people never feel that they should rely on themselves; and the more miserable they look, the more they get help.

Houses also badly kept, compared with country.

10483. Do you attribute it at all to the bad house accommodation?—Well, yes; it may be to a certain extent due to that. But you know the houses are very different, if the people take care of them. One street I have specially in my mind, where one notices it very much indeed. There is money and money and money being spent on the houses, and meantime everything destroyed by the people, and where a countryman would nail up his things and take care of them, everything is broken and destroyed. And the same house inhabited by different tenants looks quite a different place. No doubt bad accommodation is a drag on them, and it has a tendency to make them drink. Then of course that brings the misery.

10484. Do you say that very often the badness of the house is owing to the fault of the tenant?—Very often.

10485. And you draw a distinction between tenants in London and tenants in the country in that respect?—I suppose there are bad people and neglectful people in the country too, but I think they are worse in London, many have lost all character and feel that they have none to keep up. There is a large class of people they can appeal to without the risk that they have known them before, and the great curse of the people is the uncertainty of the help that is coming to them. They never know who will come in and help them or how; and the worse condition they get themselves into the more chance they have of help.

Bad condition excites pity of givers.

Long personal knowledge needed to judge of special cases.

10486. I think I understand from an answer you made just now that you do not think that any special inquiry by outsiders into the condition of the people that we are talking of is likely to be very valuable?—I should distrust it through and through unless it was evidence gathered from independent people who had lived among the same people for years.

10487. How would you go about an inquiry that you think would be desirable?—Well, if you could get evidence from people who had lived among them; but a very good plan is to take a few people and watch them for a few years, just see whether they are using their powers as much as they can. You can tell very well by then what the result of it must be; if you find people who lose their places because they will not get up in the morning and go to them, well, you know what that must lead to.

But common sense shows general tendencies.

10488. Of course in an inquiry of this kind we have to depend upon persons who have made themselves familiar with the lives of people?—Yes, but that is a different thing, of course, from going to the poor themselves. I think it is a very difficult thing to do; but I think you can do a good deal more by common sense than by any accumulation of statistics. You can see the tendencies of the people at work now, how many of their chances they are losing all round.

Chairman—continued.

10488*. But I take it there are very few people who have got more experience in the matter than yourself, and the conclusion you have arrived at from watching the people you have given us to-day?—Yes, I have.

Investments should be secured, but not subsidised.

10489. You are perfectly clear in your mind that the real way to secure provision for the old age of people is to put upon them the responsibility of doing it?—Quite so; and to provide them with safe means of investment. I think that is most important. I mean that they have had a great many dreadful societies that have broken down. I think anything that can be done to deal with those, both to discourage them and expose them, and provide others, is very important. I mean such practical help as has been given by the establishment of the Post Office Savings Bank.

10490. But apart from the Post Office Savings Bank, you would strongly advocate the State taking every precaution it can that the savings of the people are secure?—That the savings of the people are secure; I do not think the interest matters, and I do not think the premium matters; I think the security matters enormously.

H.R.H. The Prince of Wales.

10491. You said that you thought that provision for old age should be left to voluntary agencies; would you object to State agencies for thrift, such as the Post Office Savings Bank, or deferred annuities, purchased from the State, on fair terms, without involving premiums on savings?—Not at all, Sir.

Lord Playfair.

Inquiry by Poor Law officers not efficient.

10492. Perhaps you may have mentioned that before I came into the room, but I should gather that you think the preliminary inquiry of the Poor Law officers, who are sent to see whether a case is worthy of aid, is a very inefficient sort of inquiry?—I should have thought so. The longer the relieving officer has been in the district, and the smaller is the area, the better his investigation; but I think it is exceedingly difficult at the time you take up a case to tell how much it is due to past want of thrift, and past want of sobriety—for anybody going in—very difficult. And, of course, in my experience of the inquiries of Poor Law officers, I have found that they gain very much by being supplemented by information in the hands of other people.

Organised charity very useful if well directed.

10493. I was going to ask you that; do you think that the co-operation of well-organised charity societies comes in very usefully to supplement such deficient examinations?—Oh; distinctly yes.

10494. You do not object to well-organised charity; what you do object to, as I understood, is uncertain sources of charity, and uncertain sources of relief?—Yes; or such systematised ones as take out of the hands of the people the responsibility for expenses, which seem to me rightly to belong to them. I should object very strongly to any organised system which took the provision of certain necessities out of the hands of working people, however organised. I do not

Lord Playfair—continued.

believe it would be so bad as a disorganised plan, but I should object to it.

10495. Practically such organised charities are organised for the purpose of preventing fraud; it is likely that people are less likely to come there than they are with scattered charities?—Yes. Also they provide more often adequate relief for the particular evil with which they have to do; whereas the disorganised ones are always bringing in uncertain sums, and not really dealing with the particular evil they profess to cope with.

Mr. Humphreys-Owen.

Residuum of working classes prefer lavish relief, and wish to get it.

10496. Do you know any of the working classes who could give us the view of the condition of the poor from their own standpoint, and not from the standpoint of the wealthier classes?—I should think such would be found mainly among the good friendly and trade societies, should not you? Of course I am dealing with rather a low class of people, and I do not think I am a good person to introduce the higher class of working men; I think many other people have much more to do with them. I do not know that among my own intimate acquaintances I know anybody who would be as good as those you could reach in other ways.

10497. It is entirely from the point of view of the poor classes—the residuum—that I should like to have your ideas?—I do not recall any at the moment from whom I think you would learn much.

10498. There is very general agreement amongst us that a rigid administration of the Poor Law is in the long run in the interest of the working classes; but it also appears—I am speaking now entirely of the residuum part of them—that the working classes do not feel that in the least. On the contrary, that their feeling towards the Poor Law is hostile. Now it would be highly desirable if that feeling could be remedied, and what I should ask you for is information which would enable us to make such recommendations as would enable the Government to tap this source of information?—I am afraid we should find that we see the disadvantages to the poor of out-door relief more clearly as a rule than they see it themselves; for of course the temptation is very great to get out-door relief, and I should think there are 20 people who would tell you that it was helpful for one who would tell you the contrary. I think if you went to the lower classes of the people you would get a general opinion that they liked out-door relief; they like out-door relief and plenty of charity going; they would be very bitter about the maladministration of it—nobody so bitter. And they always say it goes to the worst people. They will not come forward and tell you very much; but they are very bitter about it — oh, very. I have heard them say that we "have made the heart "of him sad whom God hath not made sad" in a really dreadfully sounding way, I mean as if it went really down very deep to them.

10499. That is the very point?—I think a great many of them say, "Of course if relief were "given to good people it would be very handy."

10500. Now is it relatively kind to associate with the working of the Poor Law persons in the same stratum of society as those who make these

Mr. Humphreys-Owen—continued.

Working men fear unpopularity, and do not like to come forward and refuse neighbours.

complaints?—Well, I do not know whether you have any experience of how it works. I do not like to say anything against them, but I have been struck with the great want of moral courage among the lower orders of working men in doing anything which is not quite popular. Of course it is more difficult to them as they are very near the applicants; but I feel very often on committees and places where I deal with them, that we have to do the unpopular things for them.

10501. It is a very hopeless view?—No, I do not think so; because I think the people are steadily growing. But it is a good deal to ask of them to say that their next neighbour, who perhaps is the man in want, that he is not to have the thing he asks for. I will tell you where you would get some of the best instances as to how they feel. It is in the funny replies that many of the people have made when out-door relief has been cut off. I dare say you have heard of that woman who went to Mr. Brushfield in Whitechapel once, and said "You do not "remember me, sir." He said "No, I do not;" and she said "You took off my out-door relief so "long ago, and I am much better off than ever I "was before." That unconscious testimony that stricter action is really helpful you will often get from them. But I do not know where you will get it, of course. If you succeeded in securing wise administrators from among the residuum it would be a great thing, but I do not know that I should be very hopeful about it. You would have to choose your men. One of my sisters, who knows a great many working men of a far higher class than I know, is dreadfully disappointed with their hanging back from the Charity Organisation Society; they are always telling her how much they know about the applicants; but they will not co-operate; she cannot get them to do it; she tries.

Hold back from Charity Organisation Society work.

10502. Is not that because the Charity Organisation Society acts from outside?—Well, but the great effort has been to get them on the committee; they would be welcomed and hailed on the committees, and I think they may join in time; but I mean it is not an easy thing to do. I do not wish to take a hopeless view; but I do not know quite myself where I should turn for a good guardian. I do not think I should vote for any of the working men that I could think of at this moment as guardians; not the lower-class men.

10503. A great many of the friendly societies are entirely the growth from the working classes?—Quite so. I think we may get good working men guardians in time, but I do not know where you will get them just now. We have done a great deal to corrupt the lower-class among them, you know.

10504. All I am asking is, whether your experience suggests any means by which we could extend that, or must we leave it alone, and let the feeling which has created the friendly societies grow in the same way?—That would be my instinct, but of course now they will be eligible for guardians. The property qualification has been removed, so that they will be eligible, and if any of them wish to come forward they will very likely be elected, and you will see.

Now eligible as guardians.

10505. May I ask what parts of the country

Mr. Humphreys Owen—continued.

Country experience.

you know; you have been referring to the condition of the country?—I do not know any part of the country in the sense in which I know London. I know a little of Huntingdon; and I was thinking at this moment of Kent, which of course is a tolerably well-to-do part of the country. I was thinking of part of Kent mainly; a little of Sussex, and a little of Hampshire. But I do not profess to know the country as I know London.

10506. Is the part of Huntingdon that you have in your mind the wood-growing part?—It is outside Huntingdon itself.

Metropolitan Common Poor Fund.

10507. Have you ever considered the proposals for making the in-door relief a union charge and out-door relief a parish charge?—I thought that had been done a good deal under Mr. Goschen's Act.

10508. It is in London; but it does not exist in the country?—I was wholly in favour of it, and I thought it was understood to have worked well. My impulses would have been in favour of it. I do not know very much about it.

Chairman.

10509. It is not quite that; pardon me, it is not, in the sense you mean it, the case in London. In London there is a Common Poor Fund?—The Metropolitan Common Poor Fund.

10510. The Metropolitan Common Poor Fund, which goes towards the maintenance of the in-door poor; that leaves the whole cost of the out-door relief not upon the parish but upon the union?—Yes, quite so; upon the union and not upon the parish.

Mr. Humphreys-Owen.

Outdoor relief as a parish charge might increase strictness.

10511. The suggestion rather of those who make this proposal is, that in that way you would provide for all genuinely deserving cases out of the house, and you would make the house only the refuge for those for whom discipline was required?—I should not have known that. I should have expected you would have put a strong motive on guardians rather to lean to in-door than to out-door relief; but I do not know. You might, might you not, have pretty stern views with regard to the respectable poor, if you had a niggardly parochial organisation, might you not?

Mr. Loch.

10512. The relief that you would approve of would be relief that draws out and strengthens natural responsibilities?—Quite so; that is the real distinction; that which draws out and strengthens natural responsibilities and right energies.

Evils of raising false hopes of State aid.

10513. With regard to the feeling of people in such straits as you have referred to, is there an expectation just now that much might be done for them by way of pensions or in some other way by the State?—They have a dreadful notion of the State doing things. A man asked the other day about sending some children to the convalescent home, and he said he was not able to pay for it; and he said he had done all he could for his children, and that the State must do the rest. And they are very full of talk about what is going to be done. Thus there is a dreadful expectation of what is going to be done for them. It is most pathetic, I think, because the hope is so cruelly raised. I think it is so cruel to let them hope for what really will not be done.

Mr. Loch—continued.

10514. With regard to these out-door relief districts that you referred to; the inquiry, I suppose, is the best inquiry that is forthcoming by the relieving officers, and the discrimination which the boards of guardians might use practically fails, or else injustice would not be done?—Oh, yes, I think so, yes.

10515. So that the injustice is due really to discrimination badly attempted?—Quite so.

Children sent to unskilled work very young.

10516. Does the desire to have the immediate wages of the children in your union act as a general cause to prevent that kind of natural provision for old age through children?—Yes; children are sent to work so very young, and not to any skilled trade.

10517. But even under the conditions, we might say, in those streets you referred to, if the parents were a little more self-restraining they could help the children in a better way themselves, and so come out better in the end of life?—Quite so.

Improvement of families in Marylebone.

10518. Marylebone you know well, I think?—Yes.

10519. And for the last few years there has been a continual decrease in the out-door relief in Marylebone?—There has.

10520. Has there been simultaneously an increase in what you might call the better social state of the neighbourhood?—I do not know whether it is in consequence at all. Of course the social state of Marylebone during the last thirty years has been improved enormously, and it is a steady improvement, quite extraordinary, the improvement since I first knew it.

10521. And then taking individual cases, rather in the manner you suggested, do you think that people now living in Marylebone who were living there thirty or twenty years ago have grown into better social conditions themselves?—Yes, I do.

10522. So that it is not merely a general statement, but one which refers to definite families?—Definite families, very distinctly so.

Mr. Stockall.

Poor best known to those to whom they have duties, not preachers or givers.

10523. You spoke about the difficulty of getting information of a reliable character from the poor; do you think you could get such information from the city missionaries and those who are mixing with them in that way?—I am afraid I, personally, should not have very much confidence in the result. I suppose they would know a certain amount; but, I am afraid, they are a great deal taken in by what I have seen. The people who know the poor best, I think, are those towards whom the poor have themselves duties. When you are doing a kindness to people, or preaching to them, you do not get any test except their words; and it is very difficult to resist the temptation of crediting words, and yet they are not really very reliable. I would rather go for information to the employers, or to the landlords, or to the schoolmistresses—even the schoolmistresses—though I do not think they are good authorities. I do not think I should have very much hope of gaining reliable information

Mr. Stockall—continued.

in the way you have indicated. Of course, it might be taken to have a certain value as evidence, but I should not like to build very much on it.

Bad clubs.

10524. You spoke about the failures of some of the things in which the working classes had invested their money; to what did you refer?—Well, I have known of many clubs that have failed, and have known people who have paid in for years before they failed. I do not know many of the particulars, but certainly they exist, and certainly they have been a very great drawback to people saving, and have caused very severe collapses when they failed.

10525. I understand you now then, to refer to friendly societies that have been established under the name of clubs?—I suppose some of them would be the friendly societies; but some of them would not be so high up as that—small clubs formed among themselves. I really do not know the particulars of most of them. I usually come across the case when the club is gone.

10526. Do you know at all the class of club?—I do not think I really do with any exactitude; one is always coming across the cases.

Slate clubs.

10527. Do you know anything of the constitution of what are known as "slate clubs"?—Yes, I do; and they are a very great blessing to numbers of men who have too bad health to get on the other clubs, because they deal with the cases where the responsibility of a very bad constitution cannot be taken. But, of course, they are very unsatisfactory in one way—that they share out. Most of them are the sharing-out clubs, but they are a help up to a certain level. They call them "slate clubs" because their liabilities are supposed to be wiped out with a sponge.

Mr. Broadhurst.

Personal work in Marylebone.

10528. You have not told us by what means you acquired this knowledge of the poor people of London?—I have been at work in London ever since I was eleven years old, in and out among them.

10529. And are you a Poor Law Guardian?—No. I have never been a Poor Law Guardian. At one time I was working in connection with the guardians and relieving officers, as a link between them, and the district visitors in Marylebone. The guardians gave directions that a list was to be sent down to me every day of every person applying for relief, and I sent out a record of that to all the visitors I knew in the different parts of Marylebone, and they sent in their report to me. I sent it on to the relieving officer, and it was brought up at the Board with his report, and I was seeing a good many of the guardians then, and that is how I know most about the relieving officers' inquiries and how valuable supplementation of them may be. Of course, we knew the people in other ways, and were able to throw a good deal of light on causes of poverty. And I was also a member of the Notice B. Committee of the School Board, and I used to hear the School Board officers and the applicants come up and give their statements of the case, and I used to sit in one corner and I used to bring out facts by some such remark as "What about Charles? Is not "your boy bringing back 27*s.* a week?" or

Mr. Broadhurst—continued.

something of that sort. This evidently would not have come out if I had not known the people in their homes.

10530. In fact you were superintending relieving officers?—I was working in connection with the School Board, the Guardians, the Church, and the Charity Organisation, and with all the ladies who were working in several districts of Marylebone, and I was attending the committees, not of the guardians, but of all the other bodies, and bringing to one the knowledge which I gained at the other; and I was working more or less in the courts myself.

School Board visitors know better as to poor than clergy, &c.

10531. I heard you say you had not much faith in missionaries and clergymen?—Oh, no. I did not say that at all; but I should not have much faith in their evidence. I did not say that I had not faith in them.

10532. That you had not much confidence in the missionaries as to their capacity to ascertain the facts with regard to poverty?—No. I do not think I have, as a rule.

10533. Would you have any confidence in the School Board visitors?—Rather more.

10534. Still limited?—Still limited; but more in the School Board visitors.

10535. But would they not be capable of giving a great deal of reliable evidence?—They give a great deal of evidence as to the condition of the people, but as to the causes of the condition I am afraid I should not think them so well able to judge. They would know where the tidy homes were, but whether the untidiness was due to drink or to bad temper, I do not think they would know so well. You see the people are always on their good behaviour to the people from whom they expect anything, such as missionaries and clergymen; this is almost instinctive. It is a very different thing with the School Board visitors, who are not as a rule administering alms moreover; the poor have duties to perform to them, and that is why I think the School Board visitors would be better. They would know whether the children were sent to school, and how they were sent, whether they were sent clean and punctually, and possibly something of what their language was when they were at play, and so on.

10536. So that you are not in a position to offer to the Commission suggestions as to the class of witnesses from whom we might obtain reliable information with regard to the habits of the poor people?—No. I think more would depend upon the character of the witnesses than the class; I should say, that their testimony would be valuable in proportion to their common sense, and the number of years they had lived among the poor. No. I do not think I really am.

Homes of poor vary greatly with habits.

10537. Is it your opinion that the habits and character of the poor vary as much as the habits and character of the other classes?—Quite as much; almost more.

10538. You have seen tidy and decent homes, I suppose, as well as dreadful homes?—I have; and when one hears people talking of the misery of the poor, their wretched homes, and so on, and some people really seem wretched over it—one longs that they should see all the happy little homes there are, with everything so pretty, and so comfortable, and so nice, and so respectable, and self-contained, such multitudes of them there are, and

Mr. Broadhurst—continued.

they are very little known because the people keep themselves more to themselves, and directly they get up a little bit, not in class, but in character, you find such happy homes and such comfortable ones.

10539. Has it ever caused you surprise to find such comfortable surroundings in homes where the income must of necessity be very small?—No, I do not think that it exactly causes me surprise, but I feel how very much the thing depends upon the people themselves.

Value of good homes.

10540. It causes you pleasure?—You see the father coming home and making toys for his children and taking them out all together, and the little perambulators, and the flowers, and the birds, and perhaps the rabbits, and all the pretty furniture, and it is quite delightful to go among them.

10541. These people are doing all they can, if not for that much discussed period of 65, they are at any rate doing their utmost to make the lives of their little ones bright and happy?—Yes. Quite so, and it is a dreadful pity to see people going in (I have sometimes had charge of buildings of really tidy, happy comfortable sets of people) and it is really dreadful to see people going in and urging them to take this gift and that gift, and the other help; it is absolutely absurd.

10542. Do you think that that is a very good investment so far as it goes, to make the life of the young bright and happy?—I do, certainly; I do not know what they can possibly do better.

10543. You think that is calculated to make them better men and women than a miserable neglected home?—Certainly.

Pensions.

10544. I understand you are against all systems of pensions?—I really am.

10545. In any form?—I really am.

10546. Why?—I do not see what we want them for, because I think people can provide them for themselves, or their children can provide them for them.

10547. Have you ever made any attack upon the system of pensions, as established by law?—You mean out-door relief?

10548. No, I mean pensions?—To higher class people? no, never.

Approves of service pensions, which are part of pay.

10549. The civil service, the army, and the navy?—Oh, civil service pensions are surely utterly different. I have no objection to pensions at all, if they are practically part of wages, which they are in civil service pensions, not the least objection to them myself; they seem to me of a different nature.

10550. But are they really a part of wages in the case of the man who dies before he becomes entitled to a pension?—Well, of course, people take lower wages where a pension is attached to an office, than they do where there is no pension; you may call it a question of insurance if you like, but it is a means of remunerating a person who is working for you; that is an utterly different thing. No, I should not be at all against pensions for policemen, and postmen, and people in the civil service, myself; I do not see it at all.

10551. You rather approve of that?—Yes I do.

10552. Strongly approve of it?—I do.

Mr. Broadhurst—continued.

10553. Pensions in particular but not in general?—Pensions attached to specific work.

Evil of checking responsibility by grants from outside.

10554. What would be the evil of the State encouraging, I do not say providing, but encouraging pensions. Supposing a person could by one form of thrift, provide 3*s.* a week pension, do you think it would be a bad investment for the State to supplement that by an extra 1*s.* per week and make it 4*s*?—I think everything depends upon what the State could make by the money, if the thing is independent and self-supporting I do not object to it at all, but my objection to it, where it is not self-supporting, is that I do not think it has a good influence upon character, I think it is a very costly and not a healthy form of help. My fears are very great now of the people looking more and more to what can be done for them, and less and less to what they can do themselves, and in my talk with all the poorer people, that is the great tendency that I find among them. They are always talking about other peoples' duties, or something they are hoping to come from the skies, whereas if they would just turn round and do the things within their power, they would begin to grow more prosperous, and they would be far better, richer, and happier men, and it is a scheme coming at this particular time that I feel would be so disastrous to them. From my experience among the homes of the people, I think what they want is not help from above; I think they want something which should develop them and stir their own energies, and I do not think that a State pension would have that result.

10555. Do you think the people are less thrifty now than they were?—I would not say they are less thrifty, because a little higher up I am sure they are more thrifty, and in many cases we can get even the poor people to save a little; but I think there is more of that general cadging about, to look for what is coming from up above; there is certainly more of that and more living from hand to mouth in large classes of cases.

Evil of charity where it does this.

10556. Your desire in short is to create a sense of entire responsibility?—Responsibility, and this specially from the point of view of the people themselves. I do not think these things are helping them, I distinctly think they are not helping them. If I could stop all charities in any given parish to-morrow I really think I would do it. I think it would be the worst plan to do it quite suddenly, but really I do not think the people would much miss them.

10557. Would you say that of the Charity Organisation Society?—No, certainly I should not wish this, for one thing it is an immense investigating and uniting power, and it is a power that is distinctly helping the people towards the very state of mind that I desire to see, and there are certain gifts which of course one feels most valuable.

10558. Do you regard the Charity Organisation Society as an investigating department?—Oh, not exclusively.

10559. You are desirous of fixing the responsibility upon the persons to provide for themselves in old age and on other occasions; how would you expect that to be done by the very poorest, the casual labourers whose earnings are

Mr. Broadhurst—continued.

uncertain and very small at all times; take the agricultural labourer, with an average of 12*s.* or 13*s.* a week?—In the country?

10560. In the country?—Well, I have seen wonderful things done by them; I do not know how they do it, but they certainly do both save and support themselves and bring up their families in ways that show that it really does more depend on management, on thrift, on industry, on economy, than on large wage; and if they can do it, surely the large bulk of our people can do it. That is one thing that I do see going backwards and forwards from London to the country.

10561. Do you see that they have provided for old age?—Well, I do very often; and certainly if you take into consideration that they have prepared their sons and daughters to help them. I am quite amazed at the way in which agricultural labourers with very low wages in a long winter will have money in hand, when I know that the people with far higher wages up in London, if thrown out of work for a week, or even when they have their club money to pay, will often say they have not a farthing, and evidently have not it. I think it is not a question of wage. I would like to see their wages higher, but it seems to me that we should help them far more by leaving them to themselves than ever we shall do with a State-supported set of pensions. That is my own conviction; of course, it cannot be proved, but that is my conviction; that is all one can say, one cannot prove it, of course.

10562. I quite agree with your opinion as to its being largely a matter of thrift and administration of the amount of wage, but I am very unwilling to agree to the opinion that it is possible for a labourer with 12*s.* a week to provide his pension?—I do not know one who provides his pension, but I know several who have money laid by, and whose grown-up sons and daughters would only be too proud to help them, and who belong to friendly societies, and have provided a little money laid by, and so on; I know such, and if one knows that they are there, one cannot doubt that it is possible. I do not know how it is done, but I do not think the State would help them by pensions any the more.

10563. You think that a person who has done that would be a valuable witness?—I do.

10564. And ought to be examined?—Well, I do not know how they would manage in giving evidence, or what they would say, but they are there; their lives are witnesses, I think.

10565. Would you mind assisting the Commission, providing it desired to examine such a person, with a reference to such a person?—Well, I should have to consult the persons.

10566. Certainly, but you would not mind assisting the Commission?—If I knew anyone who was willing to come, but I do not know whether they would be willing to come.

10567. This special class of low-paid labour?—Yes, but I do not think it is very likely that people would like to come. Of course, you know they are very unwilling that people should know of their little savings. There is nothing they are more anxious to conceal, yes, most anxious—oh, very anxious. It is one great difficulty, you know, in the Post Office Savings Bank that the book comes by post. If you provide that the Post Office Savings Bank books in a district go to any place where they are sure of secrecy you would get double the amount of depositors that you would get in any other case. There are so often bad members of the family who prey upon the thrifty, they fear partly that, and people who ask them to lend; oh! they are very tenacious.

Mr. Broadhurst—continued.

10568. With regard to the deferred annuities; have you made any investigation as to why they do not go to the Post Office for deferred annuities?—I do not think that it is a form of saving that takes them at all, and, if you notice, it is not the form of saving that usually attracts people in any class. I have often asked about poor governesses and others, and if you think of the people you know they very seldom purchase deferred annuities. They do not like the notion of the fund ceasing with them, and they do not particularly like contemplating the time when they will want it; they much prefer buying a shop or a farm, or a house or furniture, or trying to get into a better position, and I think their instincts are probably right about that; certainly they feel it so.

10569. Do you think that the poor people are thoroughly acquainted with the advantages that the Post Office Savings Bank offers—I do not mean as regards annuities so much as regards the savings and its complete security?—You know probably that a good deal has been done both in Liverpool and London lately in collecting more or less in connection with the Post Office Savings Bank from door to door among the poor. People have been long struck with the great difference between the contributions to the burial societies and other forms of saving, and I believe myself, and I think a good many people share the opinion that it is a great deal because of the collectors going from door to door, so that the twopences and the threepences are picked up. The same system has been adopted with the use of the slips for the Post Office by ladies visiting from room to room, and very satisfactory results are being arrived at. A great deal of money has been collected where that is done, and also I am very glad to see that quite lately the more important rules have been printed in large print in the beginning of the Post Office Savings Bank books. That quantity of small print is a great terror to people, they do not read small print well, and though it may be legal to have it all there, it is much better to relegate it to the back of the book. Anybody who knew anything of the poor would feel that immediately, and would print in rather larger type the rules that they will want every day. And of course keeping the savings bank open till eight o'clock will make a difference. I think they know they are safe; I think they quite believe in their safety.

Value of teaching thrift to young.

10570. Do you think it will be a great advantage to the future old people if now that they are young, taking them in their childhood, greater efforts were made to give addresses or lectures or instructions in elementary schools on thrift?—Yes it might; I think it will come in all sorts of ways; I think it is getting into the air you know, and they will learn it. I daresay it might, but of course the practical teaching is perhaps one of

Mr. Broadhurst—continued.

the most helpful. People are appointed to go now to the board schools very often, and the children begin saving, which is a very great point; it almost teaches them thrift more than anything.

10571. Thrift is a matter of life-long habit?—It is, and it is of course when people are young that they can particularly practice it.

Mr. Roundell.

10572. You put your trust in voluntary effort and not in the State?—I do.

10573. May I sum up your view in this way; that the question before this Commission is not so much a question of money help as of self-help, a question of character and an ethical and not an economical problem; would you assent to that?—Yes, I think so.

10574. Then would you tell us how far; I bear in mind what you have said about the ability of the poor to save, and I take it that it is rather an error to think only of provision against old age, that there are many other ways for provision to be made indirectly against old age?—Quite so; I think that is what I feel very strongly, that all sorts of other things bear on old age, almost more than a pension.

And inducing them to lay by before marriage.

10575. But take the direct bearing upon old age, and bearing in mind what you have told us about the young of 17 or 18, who, to use your own words, could do a great deal, do you think that young people at that time of life could provide for future wants in the nature of a lump sum, not at once, but during those early years before marriage?—A great deal depends upon what you mean by "could." I think they could as far as their earnings are concerned, at least I should have thought so; they could certainly do a great deal towards it.

10576. I am putting to you practical possibilities, what we may hope for?—Yes, well we should need to have a very different temper in them.

Chairman.

10577. You mean that they could, but they would not?—I think they would not unless a good deal depended upon it, unless a good deal of moral influence were brought to bear upon them; the sort of man who had spent 6*s.* on pleasure on Saturday, and took nothing back for his board to the old widow with whom he was living, you must make some change in him, he was getting an old widow to board him, and he spent 6*s.* on pleasure on Saturday, and took nothing back to the old widow. That man wants a good deal done to him, before he can save for his old age or help anybody else.

Mr. Roundell.

10578. I was putting the lump sum in contradistinction to a deferred annuity, which is such a difficult matter to provide for?—Perhaps you are thinking of Canon Blackley's scheme; were you thinking of something of that kind?

10579. No, I am thinking rather of what could be done to encourage young people before marriage, to lay up a lump sum, with which they would purchase benefits, not necessarily provision against old age, but otherwise?—I think it is a most important point to dwell upon, and urge in every way. That is the time that they could do it mainly and when many of them do do it.

Mr. Roundell—continued.

10580. With regard to what Mr. Broadhurst put to you, the cases of the casual labourer and the agricultural labourer, I gather your view to be that though you do not know how it is brought about, the agricultural labourer, even with low wages, is able to make provision not necessarily for old age, but directly or indirectly more or less?—Yes, I should say so.

Casual labourers very thriftless.

10581. And then with regard to the casual labourer, I suppose you would say that we must hope for the general improvement in the condition of that class of labourer, and that we need not concern ourselves very much for the purposes of our inquiry with him?—You cannot say that you have reached the limit of what the casual labourer can do when you see all the dreadful amount that is spent in waste, and in drink, and clearly until we have eliminated that we shall not do much with him by offering him anything, because he has as much to gain now by stopping his drinking and organising his home as you could possibly set before any man. Sobriety is life, and health, and home, and everything to him. No premium you can offer him at this moment would suddenly convert him into a thrifty man; you cannot say you have reached the limit while he squanders on drink, and the first thing to do it seems to me is to get him to use what he has got.

10582. Then we must chiefly look to moral influences, such as the spread of education, and the spread of the movement against intemperance?—And the withdrawal of indiscriminate help, both poor law and other I should say.

Harmed by general money gifts.

10583. In your great experience of London should you say that early marriage prevails less among the poor than it did?—I do not know; one is struck by the people who wait, and by the people who do not wait; and what the numbers are I should not quite know.

Security for saving

10584. Without going into the question at all of friendly societies, I understand you to be of opinion that the one principle upon which legislation should go in the matter of friendly societies would be for the State to give greater security so far as possible, and that if we can do that we have done all that we want?—That would be my idea, certainly.

10585. I suppose that summing it all up you would not be afraid to trust to a better administration of the Poor Law, to encouragement of thrift in whatever way it can be given, and for the State to give security in the matters of the friendly societies?—Yes.

10586. And in the matter of Post Office Savings Banks what you want is, is it not, what Mr. Scudamore in the Friendly Societies Commission told us, you want to popularise the Post Office system, to make it popular, to bring it to the homes of the poor as far as you can?—Yes.

10587. You have been a member of the School Board, and you are well acquainted with education?—I have never been a member of the School Board; it is Miss Davenport Hill who is a member of the School Board.

10588. But I take it you have been acquainted with the circular of the Education Department

Mr. Roundell—continued.

on the subject of thrift in elementary schools?—I do not think I am.

Mr. Pell.

Has collected rents in London.

10589. Some questions have been put to you by the Commissioners as to your fitness to speak upon the condition of the poor in London and in the country. I think that at one time, if not now, you have almost taken upon yourself the collection of rents in the very poorest part of London, or if you have not done so yourself, you put ladies in to undertake that disagreeable duty, is not that the case?—I do not call it a disagreeable duty, but I have done it and I have put ladies in to do it.

10590. I do not call the collection of rents an agreeable one?—Oh, it is; very.

And so got to know poor well.

10591. At all events you brought yourself into close and practical intimacy with the poor as a landlord's agent in the collection of rents?—Yes.

10592. And therefore you must be thoroughly acquainted with the character of many of the poor, because character, I suppose, would have been one of the first questions that would have been put to an applicant for one of your rooms?—Quite so; and also character as tested by action; and of course they have duties to us which is a great help.

10593. I think with regard to a very notoriously bad part of Whitechapel—George Yard—which was built upon by Mr. Crowder, you gave him advice there?—Yes.

Evil of debt.

10594. It was in the nature of a merciless collection of rent, pay to a moment, was it not?—I think we usually try to have punctuality in the payment of rent. I do not like the adjective "merciless," I would rather say "merciful," as regards the poor, keeping them out of debt, I do not think there is anything better for anybody.

10595. You found that really beneficial to the class of people who came into the houses?—Oh, yes.

Bringing up of young most important matter for old age.

10596. Now we are upon old age would you agree with me in thinking that the condition in old age very much depended, if not entirely, upon the habits of youth?—Decidedly.

10597. Therefore you would agree with me in thinking that to help the poor by pensions at the end of life is beginning at the wrong end of existence?—Yes; I think it is.

10598. That if the State is to spend money and to spend its energies in direct attempts to assist the poorer classes it would be better to begin with those who are just stepping into the duties of life than those who are just parting with them?—They are doing that you see in education.

10599. But to go beyond that?—I do not know what you are pointing to. I am not very much in favour of State assistance at any time, or for any body of people, being increased at this moment.

10600. No, no more am I; but if we are driven to it would it not be better to begin with the younger than with the older people. I will illustrate it. Might it not be better to lend the money to poor but respectable young married couples to start in business. I am not advocating it, far from it; but might not that be more likely to benefit them?—I do not know that I should go so far as that; I do not think I should advocate it certainly.

Mr. Pell—continued.

10601. Now the Commission heard a good deal about large families, and their being rather a weight upon the poor; do you think that any better investment could be made by a poor man than a large family well brought up?—I think everything depends upon the "well brought "up."

10602. Well brought up?—I do not know that I should dwell so much upon the advantage of the large family, I would say I think it is better to dwell upon the well brought up.

10603. A moderate sized one well brought up would understand the obligations due to the parent?—That is what I mean, large or small, let them understand their obligations.

10604. Therefore the condition of the family depends more on the character—the way they are brought up, not on the numbers?—Oh, yes.

Very poor not far-seeing as to their real good.

10605. You have been asked about the opinions of the poor upon this subject, and you said that it was very difficult to get at their opinions on the subject of out-door relief?—I am afraid that their opinions would not be very far-sighted for themselves, many of them. I think we ought really to think for them very much.

10606. Would you think it desirable to take the opinions of patients in Guy's Hospital as to the treatment of diseases?—Hardly.

10607. Is there not something almost parallel in taking the opinions of the very poor on Poor Law relief?—I should have felt it so; the very people who are dependent on this are the very people who cannot see far enough to say that it is doing them harm, I should think.

10608. There would be a parallel?—Yes.

State pensions, &c.

10609. In your experience have you noticed whether the savings of the poor are made more carefully and persistently in bad times than in good; I do not know whether you have made that observation?—No, I do not know that I have.

10610. When did you first begin to hear about these pension schemes?—I could not say exactly the date.

10611. How long ago, can you call to mind?—Do you mean these last ones; these last two?

10612. Mr. Booth's and Mr. Chamberlain's, and Canon Blackley's?—Canon Blackley's I have heard of for a great many years, and been always very much interested in it. I think I heard of Mr. Booth's almost as soon as it was heard of, but I do not know quite when that was.

10613. Do you think it had a spontaneous origin among the poor themselves, this desire for pensions?—I never heard that it had.

10614. Do you think that it was put into their minds from the outside?—I could not say, I am sure; I think it would find very ready field there if it were.

10615. Have you ever heard of a spontaneous desire for anything of the sort?—Not in any form, except that of out-door relief.

10616. Have you ever known of any direct schemes for helping the poor that have really benefited them; schemes for direct help to the

Mr. Pell—continued.

poor that have really benefitted them?—Do you mean by direct help, almsgiving?

10617. Help by others?—By almsgiving.

10618. Yes, or direct schemes for lowering the rents of their houses at other people's expense, or anything of that sort?—Oh, no; not that. It is a large question. I have seen the poor helped very distinctly; I do not know what a direct scheme would be; it is rather a large question; I should not like to say yes or no.

Mr. Henley.

Savings bank interest.

10619. Have you ever heard it stated that the low rate of interest which is paid in the savings bank deters the working people from investing their money in the savings bank?—Never among the poor themselves, and I have never found it myself. I am strongly of opinion that the rate of interest has very little to do with their savings.

Poor Law and furniture, &c.: guardians always lenient and do not sell up.

10620. You have told us that the working people like to invest in certain things, such as furniture, and other matters which are really local and visible; have you ever found the Guardians, when people have been compelled to apply for relief, to press unduly on those who have made this provision for themselves, such as good furniture, in the way of taking it from them, or compelling them to sell it?—As far as my experience goes, I have always found the Guardians most anxious, as far as the law would allow them, not to press too hardly upon thrifty applicants, and in some parishes there have been places provided for storing furniture. The Guardians have gone so far as to take charge of furniture for people while they went into the house temporarily, if they thought it was advisable, and, as far as I have known them they have rather respected such people, and regretted it, if the law compelled them either to forfeit savings or club money, or furniture, or anything else.

10621. Because it was stated here by a witness who had been a Guardian that, in the event of an applicant having good furniture in his house, the guardians hesitated to give outdoor relief, would that be your experience?—If the furniture were a thing that could be sold I should have almost thought they were compelled to hesitate, are they not? I mean the only qualification for poor law relief is destitution, is it not? and where a man has possessions he is not really destitute.

Charity given to the squalid.

10622. Have you ever known a case where they compelled an applicant to sell his furniture?—No, I have not; but I have known 50 cases—more than that a great many—where charity is deterred because people have a tidy home. It is extraordinary how much the charity goes to the drunken, dirty, miserable home, and how it passes over the tidy one, but that is the fault of the charitable.

Rent and expenses in London and country.

10623. You were speaking of the very pleasant condition of the cottages in the country compared with London. What would be the rent of a room in London for an aged couple in the parts of London you know?—It depends on the part of London.

10624. What would be the rent of a room in the parts of London you know for an aged

Mr. Henley—continued.

couple?—Well, I should think the average rent would be from 2*s.* 6*d.* to 3*s.* a week. I have known it a little less, and I have known it more. It differs, you know, and when you get a little to the outskirts it is very much cheaper; it is the central part that is dear.

10625. That would compare with a shilling a week in the country?—Probably.

10626. And in addition to that the countryman would have a garden?—Yes.

10627. And many other advantages?—Then on the other hand, people seem so often to forget that everything except rent, is cheaper in London, vegetables, fruit, meat, fish, amusements, travelling, everything is cheaper except rent, rent is the only thing that is higher. Coal is higher in the country if you have to buy it; of course you may have wood, but if you have to get coal it is much dearer in the country than in London.

10628. Of course, in London a man has to go to the greengrocer for everything, but in the country he grows many things himself?—Yes, but look how cheaply he gets vegetables, and what a variety.

10629. What accommodation would an aged couple get for the 3*s.*?—I thought you asked about a single room.

10630. And a common staircase?—Of course, they like it best if they can get into a small house, you know small houses are more popular.

Has not known Poor Law officers to be harsh.

10631. Have you found in your experience in London that the poor have hesitated to apply for relief in consequence of the harsh conduct of any of the officers?—I should not have thought so, I do not know it of my own knowledge at all, I do not think they like going up; especially the first time.

10632. Have you ever known a case?—I do not think I have; I could imagine such a case, but I do not think I have known it.

Lord Brassey.

Thinks working classes should continue self-help, without State help.

10633. You have been asked a great many questions, I can only ask you a sort of winding-up question. As you know this is a Commission to inquire into the existing system of relief of the poor from public funds; have you any suggestions that you think would help us, which have not been dealt with in your evidence? I quite understood you to express objection to State pensions, and you have shown the evils that often follow from indiscriminate charity, and you have shown that your best hope for the future of the working classes is in their own self-help. No doubt we have reason to be gratified with the progress which has been made by the cream of the working classes, but how about the submerged tenth, the residuum; do you think that they can do much to raise themselves without external aid?—I think they can, and I do not think external aid will raise them. I think they have to follow in the footsteps of what you call the cream of the working classes, and we see they are beginning to follow in them. Look how all the unskilled trades are beginning to organise themselves now, I mean why should we despair of them, the others have done it. I do not suppose 30 or 40 years ago we should have expected the growth there has been in

Lord Brassey—continued.

friendly societies and different means of provision for working people.

10634. So that even in what we may call the residuum you think they will do best by being left to themselves?—I do certainly think they will do best by being left to organise their own plans, if they have secure methods of investment provided.

More comfort for aged in workhouse preferable to out-relief.

10635–6. With regard to the relief of the aged poor from the public funds, do you think that we could safely dispense with the conditions of residence in the workhouse in their case, or do you think that more comforts might be given to those who live in the workhouse and had attained to advanced age?—I think the latter would be the far safer course, giving more comforts to the aged inside the house rather than out-door relief. Directly you get out-door relief you discourage the efforts of the people and the efforts of their relatives, and that seems to me the great thing you have to avoid.

10637. We may take it quite clearly from you that you do not come here to suggest that the State should do more than it does?—No, I do not.

Contrast of London and country homes.

10638. As to what you said in regard to the comparisons between the social condition of the poor in London and the working class generally in London and the country, do you think that the working people in London have a greater disadvantage than the corresponding classes in the country in regard to regularity of employment; do you think there are more people in London depending upon work which comes only at a particular season of the year?—I dare say that may be so, but there is also a great tendency in the people rather to look for it. They rather prefer higher wages and then being out of work to anything regular, and they will often scorn regular employment. But I would particularly wish to volunteer that I do not consider myself an authority about the country. One thing I do know about the country, and that is that with less wages the homes are more comfortable from the people's thrift than in the low parts of London. I mean I do not consider that I have a large enough or a thorough enough knowledge of the country for my evidence to be worth anything; but I do know this much about it, that with much lower wages the agricultural labourers have many more possessions.

10639. The country people have the advantage of much more space in which to put away their things?—They have, and besides that, as a working woman said to me: "I used to get in my "fortnight's or week's things from the neighbour-"ing villages, whereas now I run out and get a "farthings' worth of wood at the shop round the "corner, and it stands to reason there will be a "difference in my providence." You know the temper that is cultivated is different. The people in London live from hand to mouth. The moment they want anything they send round the corner for it; but it is curious the effect, very curious.

10640. You speak with favour of the Charity Organisation Society?—I have been a member of it from its beginning and I have watched its work in many places, and also its effect on the public mind. It seems to me to have taught so much, both to the poor and to the donors, that I think we owe an immense deal to it.

Lord Brassey—continued.

Wise private help good, but not chance gifts: good work of Charity Organisation Society.

10641. It is a society not only for inquiry, which is the function more particularly assigned to it in the question of Mr. Broadhurst, but it is a society also for the administration of relief?—Quite so; and it is on that side that I mainly think of it, on its positive side. At the same time we owe a great deal to the inquiry; it is most important work, and it is not popular work, and I do not think it ought to be despised at all. I honour it for its more positive work.

10642. But still the inquiry is with regard to administration?—Yes. It is with a view of leading up to permanent help.

10643. I know it so well by its frequent reminders to me generally of the good I might do by assisting in giving pensions?—Quite so.

10644. Therefore the work involves the admission that private benevolence may sometimes do good?—Yes. I think any one who reads that list of people needing help in the Charity Organisation Society's Report for any month will see what large and important gifts there are to be made that are really radically helpful to the people.

10645. I should be sorry that it should go forth from so great an authority as yourself that good cannot be done by well-administered benevolence?—Quite so. I think if only we could make our gifts large enough and wise enough, there is ample scope for them. There are all sorts of things that may be given, but not the chance gifts of necessaries.

10646. Sufficiently well administered and sufficiently well inquired into?—Yes; and, above all, contemplated with the view of what will be helpful to the character and future life of the applicant, not to the immediate palliation of distress, independent of its result on character. That is the great secret of wise relief, I think.

Lord Lingen.

Rent in London.

10647. The cost of accommodation in London for a working man is from 2*s.* to 3*s.* a week?—From half-a-crown to 3*s.* paid for a single room.

10648. Well, a man with a family of male and female children, the least accommodation that they could live decently in would be three rooms and that would be even if they cooked in one of them?—Yes.

10649. That would represent, I suppose, from 6*s.* to 9*s.* a week?—Yes, from 6*s.* to 9*s.*; but I think there are a good many sets of three rooms to be had for 7*s.* and 7*s* 6*d.*

10650. Would those be in what they call a tenement house or would they be in a separate house?—They might be in either the one or the other, rather cheaper probably in a private house than in a tenement house; but a man with a family of boys and girls old enough to to demand separate rooms would probably not be the only wage earner of his family. It is very seldom you find a man with both boys and girls old enough, all of them, to want separate rooms who has not some one of them bringing in some money, and directly the first child begins to earn it is a great ease to the tax on the father's income.

10651. Would the question of compulsory

Lord Lingen—continued.

education make a difference in that; a child is in a Board School—take a very low limit of age—till 10 years of age; some years before that you must make the separation?—Yes, probably; at the same time a great many of the poor people let their children earn on a Saturday, go round with the green-grocer, quite young; you see the children would either be over ten and earning, or younger.

Thinks total cost of living not more than in country.

10652. Do you think that on the whole the cost of decent accommodation for London workmen bears more hardly on him than the cost of accommodation upon the labourer in the country?—As far as I know it, I should not have thought it did. It astonishes me so much, the point that is made of it, because so very much else is cheaper in London. I mean the mere fact of being in London enables him to get his things so much cheaper.

10653. And that you would set off as against the extra rent?—And that would set off as against the extra rent. Of course it is a heavy tax, no doubt, on a man to get three rooms; he is very fortunate if he gets them for 7*s.*; he can get them, but he is fortunate.

10654. On the whole, then, you think that the artizan in London and the labourer in the country are on pretty much the same footing, if they are equally respectable men, for making provision for themselves and for their families?—I should have thought that the Londoner was in a better position for making provision for himself if he chose to use it.

10655. The Londoner?—I should have thought so.

Workhouse properly managed the only proper public relief for aged.

10656. At present a certain number of old persons without any particular ill desert on their part have to be provided for. I think I understood you to say that for them the best provision that could be made would be the workhouse, if it was properly conducted?—I should lean to that view, very decidedly. Certainly, I should be sorry to see any extension of outdoor relief.

10657. For these people who have to be provided for, the admission into the house, as things go, is what you would look to?—I really should for those who come upon the State. Of course, there is a large number who need not necessarily come upon the State, and I think employers and other people would try hard to keep the very respectable ones out of the house.

Often found to be much better than loneliness outside.

10658. I was rather coming to this point; those who are in the house, perhaps, are better there than they would be elsewhere in respect of the nursing and of the attendance, and of the warmth and one thing or other that they can get in the way of comfort; is your experience that as much is done for them, for the aged, in the House, as can reasonably be expected?—I suppose workhouses differ a good deal, but I have very often heard the poor, after they have gone in, express themselves most delighted with the arrangements, and certainly for a very large number of old people the workhouse is the best place. It is very difficult to provide satisfactorily for a single old person in an ordinary London house. There are dangers of fire, of dirt, of loneliness, and again, and again, and again, one feels that the greatest blessing to the people is to force them into the house. When they get old or feeble they are often not able to take care of themselves thoroughly, and it is a most important thing to get them into the house. They do not like going, but when they have gone, they often tell us with great satisfaction how delighted they are and how grateful they are, and so on.

Lord Lingen—continued.

10659–60. Assuming that they are in course of becoming properly informed upon what their treatment in the house will be, do you see, under present existing circumstances, any better mode of providing for the aged poor who require support, and who have not got children who can support them, than taking them into the house?—I think it all depends on character, and also on what arrangements you can make for them. I should be in favour of a good many pensions by employers and others for respectable people if they have done their best and worked for years, and so on. I should not like to see all the old respectable people forced into the house; but a great many of them, I believe, would be provided for by relatives, and, if they are provided for by relatives they are looked after by relatives, and therefore the difficulties I mentioned do not arise. I do not wish to picture the workhouse as better than it is, but I know that they are often very comfortable there, and I think it should be the State relief, I must say, for the old; that would be my own view.

Help by employers and relatives.

10661. After every allowance has been made for pensions, and what people can do for themselves, there will still, for a long time so far as we can see, remain a residuum not altogether deserving its hard fate, and for them, I understand you to say that the workhouse, properly conducted, and with as much comfort as you see your way to making for that particular class who are unfortunate, who have come to the end of life and who are lonely and have no one in particular to look to; do you see anything better than admission into the workhouse for that class?—No, unless relatives, charity or employers provide it; no other State provision.

10662. But on that we cannot rely; as long as that operates well and good?—Yes.

10663. But so far as it does not operate at that point, do you see anything better than the workhouse?—No, I do not think I do.

Poor feel stigma of workhouse.

10664. Do you think that with the very aged there is a feeling of stigma among the poor about going into the workhouse?—Oh, I think there is.

10665. Is there the same feeling about receiving out-door relief?—No, curiously enough, not as much.

10666. That is the popular sentiment?—Quite so.

Value of keeping lump sums at command.

10667. I think you mentioned in your evidence, that the young would much prefer assistance or to employ their own money in something more adventurous than buying a deferred annuity; getting into a little business, or some way or other that opened a prospect in life before them?—Yes.

10668. That, of course, answers extremely well with a strong, well-conducted man if the world goes well with him; but supposing it does not, that he is unfortunate, or ill, or out of employment, or what not, is there any feeling in that class of the necessity of making some sort

Lord Lingen—continued.

of provision against ill luck? We know to a certain extent there is, because the benefit club fills up that interval, but do you think there is any feeling among them that it is a desirable thing to have a 20*l.* or 25*l* in the Post Office Savings Bank?—Yes. I think they wish to have the money besides the other thing, and they often do have it.

10669. They would prefer to put by a lump sum at present in that way, and to have that under their command, rather than to buy a deferred annuity?—Much prefer it. It is more available, whatever may happen. If you allocate all your different savings to special needs, you have not practically so much, because you have not it available for whatever may happen. You do not know whether it is illness or what is coming to you, and if you have money in the Savings Bank it is available for whatever is wanted—to apprentice your son, to help you in an illness, to emigrate, or anything; it is available.

10670. Do you think we have arrived at this fact, that in the Post Office they imagine their money is safe?—I think they have a great notion that it is quite safe in the Post Office. I think, as a general rule, they are satisfied of that.

10671. Have you had the means of observing whether anything can be done to facilitate their access to the Post Office or to make the Post Office more available for this class?—I think I answered that with regard to the system of collecting from door to door. Of course, we ought to lead up to independence then.

Mr. Chamberlain.

10672. Would it be desirable that the poor should make provision for their old age?—In some form or another I should have thought very desirable. It has never occurred to me to question it.

10673. In the form of a deferred annuity, do you mean?—I think that would be the very last thing they would care to do.

10674. I am not asking you what they would do; would it be desirable that they should do it; would you advise it?—I should have thought their instinct was, on the whole, right in putting their first savings into another form that it was more important to them.

10675. Then, if that was so, they would be actually imprudent and unwise if they did make any provision for old age, too?—I think that is their impression, and I should be very sorry to say they were wrong. It would be very safe, but it would lock up a certain amount of their power. They think they would do better, I have been told by many of them, by using the money "to train our children to help us, and so "on."

10676. I am not questioning it at all; that being so, all their best friends would, in effect, advise them not to make this provision in that form?—I think I should so advise them.

10677. And consequently we can never look in any state of things to a time when, if they are wisely counselled, and follow the good advice they receive, the poor will make provision in the shape of deferred annuity for their old age?—It might be desirable if their wages so rose or their conditions so altered that they could do that in addition to the other.

Mr. Chamberlain—continued.

10678. But would not their wants rise in proportion, and would they not require further provision for these other things which you think most desirable?—Yes; perhaps they might. A deferred annuity would be undoubtedly a gain to the poor, there is no doubt that it would be a gain, but they think it is not the best investment of their savings, and I think they are right as long as they have not provided other things.

10679. Therefore we cannot possibly blame a poor man when we find him at the age of 60 or 70, who has not made this particular form of provision, if we know that he has saved money for other purposes, and in other ways?—Yes; I should have said so.

Persons who lose savings from causes beyond control.

10680. That being so, if his savings are all in what you may call an available form, is it not probable that in a great number of cases they will be used up before old age?—It does not seem to me that they usually are.

10681. Is not this a very common case, the case of a domestic servant who spends the best part of his life earning large wages, saves money, goes into a little business, and according to my experience, 9 times out of 10, loses his money and then finds himself too old to work in competition with younger men?—Too old to work in competition with younger men I should have thought, but not too old to do many things.

10682. He may do just enough in that case for subsistence, say, at the age of 50 to 65; but when he becomes infirm then he becomes entirely without resources, does he not?—Yes, he does.

10683. Does not that leave, then, a very large residuum of people to whom no blame attaches, but who yet will find themselves, without fault of their own, entirely destitute in their old age?—I do not think there is a large number, there may be, but I do not think I know them, and I should not have thought there would have been.

Thinks few of such become quite destitute.

A steady, sober, respectable man with a good character does not seem to me to be left destitute, he may lose his little money and come down very much, but he does not lose all.

10684. But if his loss is co-incident with his advancing years is he not then precluded from earning a livelihood by the mere fact of his age. Take for instance the case of a clerk, do you find that it is easy to get employment for a clerk above 50 years of age?—I should have thought that for clerks it is most difficult to get employment.

10685. Do you find that the large houses prefer to employ young men than men over 50 years of age?—Yes. I do not think that a man who gets into business necessarily puts all his money into it, and if he does not succeed he does not come to be a pauper, he may be very much reduced, but it does not follow that he has nothing.

10686. But would an ordinary workman go into business and at the same time have a permanent provision for his old age and misfortune?—I do not know of old men who are saving and industrious who are not able to keep themselves out of the workhouse; I do not come across them.

Mr. Chamberlain—continued.

Sometimes a club will have failed, and the man will be very old and that may be the reason for his going into the workhouse. Of course, you may say that of people in any rank of life, they may go into business and lose everything.

10687. Do you not come across another case, which is very common, that of a workman who from the failure of his firm or change of his employer, after having spent the best part of his working years with one firm, then gradually changes from one firm to another, always growing older and getting less wages, until at last he is in absolute poverty?—Yes; but that only seems to me to point to the fact that the working and saving years are the years of youth, and when you come to be old you must have provided for that, and you must have provided wisely for it.

Annuity not best, though only certainty.

10688. Then would not a wise provision be a provision in the shape of an annuity; is not that in fact the only certainty?—Yes; I think it is the only certainty.

10689. And old age or death are also certainties?—Yes; quite so.

10690. Then should you not provide for one certainty by another?—If you can provide a certainty as well as make the most of your other resources, I should say by all means do it, but if you see an investment, we will say in the education of your children to be the best possible investment for you, make it. It is true your children may die and you may be left with nothing after all, but still you have done the best you can with it.

10691. If it is desirable that these people should provide for what is a certainty, that is, their old age, if they do not die young, can we in any way assist them or stimulate them to make that provision. But if you tell me that in no case ought they to be advised to make that provision then my question to you is, should not somebody else make it?—I may be very stupid, but it seems to me that of all human things nothing is exactly perfect, and what we have to do is to advise people to do the best they can with what they have.

10692. But if with a whole class like the working class and the poorer people you think that the proper advice to them is not to make this provision, and yet you know that there must be a good number of them who would be in want of it; how do you propose to provide for it?—I do not see the number; I say it is a contingency; it is not one that I often come across, that the sober, respectable, thrifty man is left entirely destitute in his old age.

Drink and misfortune.

10693. Leaving out respectable and thrifty, is not sobriety very often a question of comfort; does not a man who has been sober all his younger years become intemperate when he gets into trouble?—I do not know that case well; it may be so.

10694. Do you not think that intemperance is a consequence of misfortune as well as a cause of misfortune; are not the two things very closely connected?—It is very difficult to say. I should not like to generalise; it is not generally the form in which it comes before one.

10695. Have you not known people who have been sober people for the greater part of their lives, and who subsequently have become intemperate?—I do not think I do.

Mr. Chamberlain—continued.

Assisted pensions; Premium would do little good and much harm.

10696. At all events this is clear; the working classes do not make this provision for old age, as you think on the whole from reasons which are defensible. Would you see any objection to assisting them to help themselves. I am not now speaking of a scheme like Mr. Booth's which would provide them with a pension without their having made any direct contribution of their own; but might it not be desirable to tempt them to make this provision by giving them some assistance?—It is not my impression from what I have seen of the working people that at this moment what they want is tempting by special premiums on things; I think they are much more needing to be thrown on their own resources, and to have really self-supporting and independent schemes set before them. I do not think there is any impossibility of their availing themselves of it, and as to unnatural premiums for savings I do not think that the premium is much incentive to a man who is not already intending to do the thing.

10697. Have you known no cases of persons, either workpeople or domestic servants, who by a contribution offered by the employers have been induced to make a provision for themselves which otherwise they would not have done?—I should not have said the thrifty ones, I think they are a good deal influenced by being talked to, but I have been remarkably struck by the way in which the low interest of the Post Office Savings Bank does not discourage people the least in the world, and by the way in which, if you undertake to collect the savings of the people without any interest at all, just so that they amass the money, they are just as pleased and grateful as if you gave them an unnatural bonus.

10698. But is it not always a stimulus to everyone that in taking a certain course they can get something which otherwise they would not have got?—Yes, but they get a good deal by spending the money at the moment.

10699. If you had a domestic servant that you knew had made no provision against illness or old age and you were to say, "if you make this provision I will pay one-half," do you not think that would be an inducement to that domestic servant to make that provision?—That is not the manner in which I should try to induce her to make the provision. I should be very sorry about it if the domestic servant had not begun to put by, but offering to double her savings would not be the course that I should adopt. I should urge the duty and importance of saving.

10700. Perhaps the other course would be better still, and your influence might be sufficient, but do you not think that, independently of that, the suggestion that I make would have a very great effect with ordinary people?—I think it might have an effect, but I think it would have another effect which would also be a very great pity and far outweigh the advantage of it. I do think now that the poorer people are looking very much to what can be done for them to their own very great injury. I think we want to cultivate in them the sight of what they can do for themselves, that this is a great blessing to them, and

Mr. Chamberlain—continued.

that they are terribly given to looking to what will come to them as it were from the clouds, and I do not think it does them half the good.

Provision by Charity Organisation Society and employers different to State provision.

10701. Then I do not understand how it is that you approve of the action of the Charity Organisation Society which does assist people to obtain a pension?—I think the Charity Organisation Society, so far as I approve of it, does stimulate people to do what they can for themselves.

10702. Yes; that is my suggestion all through—that they should only be helped to help themselves?—Yes; but in every case you have to look to what you yourself believe will be the influence on character, and I believe the influence on character of a partially State-supported scheme would be detrimental, therefore I oppose it. I do not say that never at any time in any history of any country I should think it would be advisable, but I do not think it would be advisable now.

10703. We have not been talking at present of any State assistance, only of assistance given either by an organisation like the Charity Organisation Society or by private individual employers?—Oh, indeed, I did not know that it was proposed to supplement savings by other than State aid.

10704. I was asking your opinion as to the advantage of stimulus given, without going for the moment into the quarter from which the stimulus came; and I was suggesting in the first instance suppose it came from the employers. There are many cases with which I dare say you are familiar, where on a change of employers or some other circumstances, a person has come in and offered to all his workpeople some advantage, some contribution from the firm, on condition of

Mr. Chamberlain—continued.

their making a provision, and that has generally been found to have the effect of inducing a very much larger number of people to make this provision than otherwise. Do you approve of that?—I think in its effect on character I should draw a very great distinction between anything done by the employers and anything done by the State. Anything done by the employers seems to me to present itself to the mind of the people as in some way a question of wages, or of remuneration for services. I think that has a very different effect on character as far as I can see it; and, therefore, I should draw a great distinction between the two. If it is a question of employers doing it, I should be much more ready to think that it might be helpful to workmen.

Pensions to State servants, deferred pay.

10705. You do not object then to the provision made by any of the State workshops where the State is in the position of an employer?—No; I do not in the least.

10706. And where a pension is given?—No; I do not.

10707. Do you draw a distinction between a person directly employed by the State and a citizen who has done good service to the State?—Oh, yes; very great indeed.

10708. Do you think that a person employed who obtains a pension by a half contribution from the State, a person in Woolwich, for instance, who obtains a pension in his old age, half by his own contribution and half by a contribution from the State, would not suffer; whereas a person employed next door by a private individual would suffer if the State gave him the same half?—I should have said so; I should have said it would have had a very different effect on character at the present moment.

The Witness withdrew.

Mr. CHARLES JAMES DRUMMOND, Labour Correspondent of the Board of Trade, called in; and Examined.

Chairman.

10709. You are, I think, one of the Labour Correspondents to the Board of Trade?—That is so.

10710. You formerly were secretary to the London Society of Compositors, and you are Past President of the Hearts of Oak Benefit Society?—That is so.

Trades Union superannuation funds.

10711. And you propose, I understand, to give us some account in detail of the pension scheme which exists in the society of which you were formerly secretary?—That is so.

10712. And you are also prepared, and do as a matter of fact, hand in tables showing the main points in the pension schemes of numerous other trade societies?—That is so.

General statistics.

10713. But with regard to the latter you are not prepared to give us any details, but content yourself with handing in the main points in connection with them in the shape of tables?—I am not quite in a position to be examined at any great length with regard to the other unions, I

Chairman—continued.

think. I have a general knowledge of them, still it is not my own personal knowledge; it arises from an inquiry into the whole question.

10714. But you hand these tables in with regard to all these various societies?—That is so.

History of fund of London Society of Compositors.

10715. Would you kindly tell us at what period the idea occurred to the society with which you were connected of establishing a superannuation scheme in connection with the society?—Yes, sir. In 1876 a special committee of the members was appointed for the express purpose of considering the advisability and practicability of forming a superannuation benefit in connection with the London Society of Compositors. Of that committee I had the honour of being chairman; and in due course a report was presented which dealt somewhat exhaustively with the question.

10716. I understand that you had in your society a surplus income?—At that time it was

Chairman—continued.

supposed that we had a surplus income, and that being so there was a desire—not an unnatural desire amongst trades unionists particularly, I think—to deal with that surplus in some way. It was felt that the better way in our case was to add another benefit to the then existing benefits, and to form a superannuation fund. That was done, and a scheme was prepared and submitted to the members, in our case having two branches—and in this matter I may say we are somewhat exceptional, because ours is a light trade, and our members not infrequently work up to a very old age, far beyond that that is common in most trades. For example, it is by no means an uncommon thing to find in the London printing trade members working up to 70, 75, and I have known them up to 80 years of age. That is due to the fact that the London trade, more so formerly than now, is a piece trade, and the consequence is the members only receive the value of the work they perform. In view of that fact two branches of the superannuation scheme were submitted to the members for consideration; the first dealing with those who were partially incapacitated from work, and were unable in any one week of 54 hours, given that they had a fair average opportunity of earning, to receive more than 15*s.* They were to be entitled to 4*s.* per week if 20 years members and not less than 55 years of age, and to 5*s.* per week if 25 years members and also 55 years of age. The other branch of the scheme was to provide for those who through unforeseen circumstances, such as paralysis, or blindness, or anything of that kind, might be totally incapacitated, in which case provision was made for them of a somewhat similar character, the difference being that they were to be entitled to the benefit regardless altogether of their age, and solely in consideration of their length of membership. The scheme as submitted to the members was adopted in its entirety, with two qualifications of an important nature, the first being that the members, strongly against the advice of the special committee, and also strongly against the advice of the then executive of the society, determined to make the maximum benefit for the totally incapacitated members 10*s.* per week instead of 5*s.* as we proposed. They adopted that course, if I may say so without disrespect to them, before reflecting sufficiently, because at that time the society had not been re-established 30 years, dating from 1848, although it had been in existence for many years prior to that; but still, our present society practically dates from 1848. The other alteration they made was to reduce the proposed contribution of superannuated members from 3*d.* to 1*d.* a day.

10717. That is to say they raised the allowance and reduced the contribution?—That is so. The result was that after the scheme got into working order we were not surprised to find that it was utterly impossible to continue to pay so large a benefit as the members had determined should be paid. The consequence was that in 1880 the contributions were increased from 7*d.* to 8*d.* per week, with the view, if possible, of retaining the 10*s.* benefit. In 1881 that was found to be impossible, and it was reduced from 10*s.* to 6*s.* per week, although, of course,

Chairman—continued.

the reduction was not made in any sense retrospective, and did not apply to those who were then in receipt of 10*s.* The matter went on very well then until 1889, when a further inquiry was made into the whole question of superannuation, and some tables were prepared by me, as the then secretary of the Society, one of which I have brought up to date, and hand in, with the view of showing that the time had arrived when it was possible to do something more in the way of superannuation than the then existing rules provided. The consequence was that in 1889 the minimum of 15 years membership that then existed, providing a benefit of 4*s.* per week, was abolished, and the minimum membership was made 20 years with a benefit of 5*s.* per week, 6*s.* for 25 years, 7*s.* for 30 years, and 8*s.* for 35 years membership, regardless altogether of age. Those are the existing rates, but last year, primarily owing to the bad state of trade in London, rather than to the amount paid for superannuation, a further increase of the contributions was made from 8*d.* to 9*d.* per week. That is practically the position of affairs to date. I have gone into the matter from various points of view, and I find that the average age of those placed on the superannuation fund in the Compositors' Society is 67¾ years, the youngest member I can trace who has received the benefit being 36 years, while the eldest was 85.

Present conditions of aid dependent on length of membership, not age.

10718. I think you told us at the outset that your society was, on the question of age, in rather an exceptional position?—That is so; but I would like to qualify that to this extent, that while in 1876 it was so, every year makes it less so, for the reason that within my own recollection the London printing trade was almost entirely a piece trade, while to-day it is fast becoming what we technically call a "stab" trade, ordinarily understood as a weekly wage trade.

Length of working years of printers.

10719. You mean that the weekly wage system does not tend to prolong the active life so much as the piece-work system?—No; I would not suggest that so much as I would suggest that the result of the alteration of the system will be, that the first clause of our superannuation rule which provides for a member who is partially incapacitated and not able to earn more than 15*s.* per week receiving superannuation benefit, will go out of use, for the reason that a man who is in receipt of weekly wages cannot receive so low a wage as 15*s.*

10720. Now, let me ask you, have you got a reserve fund?—We have no reserve fund, and in that respect we are by no means peculiar. I find that, after analysing the rules, reports and balance sheets of a considerable number of unions, there are only about half a-dozen, so far as I can trace, whose superannuation fund is distinct from the general fund.

Reserve funds not usual.

10721. You mean that there is no money invested, to set apart for the purpose of meeting the obligations incurred to the subscribers by the subscriptions which they make?—That is so, as a general rule; as a very general rule.

10722. Are the whole of the funds available in case of a strike for instance?—They are.

Whole fund of a trade union available for union purposes.

10723. Then what would happen to your capacity for paying superannuation, if in conse-

Chairman—continued.

quence of a strike your funds were all used up?—I presume you know, Mr. Chairman, and the Commission generally knows, that the Trade Union Act specially provides that the whole of the funds of a trade union shall be at the disposal of the members, the primary object of a trade union being the maintenance of the wage fund. You ask me what would be done in such an emergency. I can only reply to that by saying that some two years ago when after a lapse of 20 years, my own society determined to approach the employers with respect to an advance of wages, they did then what they have always done under similar circumstances. Before there was the least prospect of any difficulty they doubled their contributions for a period of three months. So popular is the superannuation benefit in my experience, not only in my own union, but also in others of which I have more or less knowledge, that I have no hesitation in saying, if there was the remotest chance of the old members being prejudiced in the slightest degree by a strike or in any other way, the younger members would rise to the occasion, and would put their hands in their pockets as they have invariably done before for other purposes, in order that the older members should not suffer.

But young members careful to keep up help to old.

10724. Then I understand you rely, and the members are content to rely, upon the subscriptions coming in from day to day for all purposes connected with your society, including the question of superannuation?—That is so.

10725. And you do not anticipate that there would ever be any failure on the part of the society, to pay the superannuation allowances, because the amount necessary could easily be obtained by additional subscriptions from its members?—Not only could, but would, I have no hesitation in saying. I ought just to qualify one reply I made to you just now if you will allow me, by saying that while I adhere to my statement with regard to a very small proportion of the unions having separate funds for superannuation or other benefit purposes, there are some unions that on paper do divide their funds. The Stone Masons' Union, for example, shows in the annual report that of the amount paid per week for contributions, a proportion has been expended for trade purposes, another proportion for sickness, a further proportion for superannuation and so on, the profit or loss on each fund being duly set out; this is shown on paper, but only on paper.

Sir Herbert Maxwell.

10726. How can the witness answer for its being only on paper?—I cited the Stone Masons' as one that occurred to me. I say it is only on paper for this reason, that if it were necessary in the case of the Stone Masons', or in the case of any other similar society, the whole of the funds of the union, regardless of benefits, would be used for the purpose of maintaining wages.

Chairman.

All members of a union belong to pension fund.

10727. Is it obligatory on every member of a trade union that he should belong to this pension part of the society?—In some few cases, when a superannuation fund has been established as a new benefit in a trade union, it has been temporarily made an optional benefit, but I know of no case now where such a state of things exists. So far as I am able to speak for trade unions that have a superannuation fund, every member belongs to that superannuation fund, and is entitled to the benefit of that fund. On reference to the table that I have handed in, you will see, sir, that I have very carefully gone into that matter, and you will see that I have commenced the paragraphs under the head of qualification, "all members are entitled to such and such "benefits" giving the benefits underneath and quoting the actual wording of the rules.

Chairman—continued.

10728. I suppose it is your experience that the members cheerfully and willingly, and gladly avail themselves, when they have the opportunity, of subscribing to a fund which gives them something in their old age?—I believe it is the most popular benefit of any that is provided by trade unions that have benefits at all. There are some unions that do not provide benefits, that are trade unions *per se*, but where a superannuation fund exists, I believe it is the most popular benefit of any.

State aid or supervision not desired

10729. So far as your society is concerned, and those of which you have knowledge where superannuation funds exist, it does not seem necessary that there should be the stimulus of State aid to induce them to contribute towards their own superannuation?—So far as my knowledge of trade unions goes, there is not the least desire in that direction.

10730. They are perfectly content to make the necessary provision by their own subscriptions?—Perfectly.

10731. They do not ask for State aid, nor would they care to submit to anything like State control?—All those that I have been brought into contact with certainly hold that view, and I may say in proof of that, that for a considerable number of years I was a representative of my union at the Trades Union Congress, and I think you will agree that is a fairly representative body, yet I never remember the subject being broached there. That being so it is fair to assume there is no feeling in favour of State aid, or, certainly, some delegate would have tabled a resolution.

No member of his union in workhouse.

10732. Did it come to your knowledge at all as secretary of the Society of Compositors that there were many men who had at one time belonged to your society, who had had occasion to resort to the Poor Law in their old age?—I only remember one case. Are you speaking of those superannuated, or are you speaking generally of the members?

10733. I am speaking generally of the members?—Well, prior to the establishment of the superannuation fund there certainly were some few cases of old members who had to resort to the workhouse in consequence of ill-health, and other inability to work; but subsequent to the establishment of the superannuation fund, I only remember one case, and that case was rather a peculiar one. There may have been others, but I have no reason to suppose that there were, because having to pay the member himself, or his representative, weekly, I think I should have been sure to have known if there had been. My

Chairman—continued.

own object, speaking for myself, as a member of the committee who prepared the scheme referred to in 1876–77, one of the motives I had was, if possible, to prevent the necessity of any member of my union having to resort to the workhouse when he was past work.

Working men deeply dislike workhouse.

10734. I do not know whether you are prepared to say in your official capacity, which, of course, must have brought you into contact with a very large number of the working classes, as to whether there was amongst them any strong feeling in regard to any desire for an alteration in the system of Poor Law relief to the aged poor?—Well, I was hardly prepared for that question; I am afraid I could scarcely give an answer to it off-hand, except to say in general terms that there is no doubt a very deep-rooted objection on the part of working men, so far as I have been able to trace, to the workhouse; beyond that I am afraid I could not go.

10735. You are really unable to give us any evidence on the subject?—I did not come prepared to do so.

10736. I understand that you are not prepared to go into such detail with regard to the trades that you have set out in this table as you have done with regard to your own particular trade; but are there any of these trades that you desire to make any observations to the Commission as to the circumstances of any of these particular trades in connection, of course, mainly with the superannuation fund?—Well, I am afraid I could hardly do so, unless I had the table before me. If you will allow me, I might, perhaps, just say that the table comprises a number of unions, giving the date of the formation of the union, the number of members in the union at the end of the years 1889, 1890, 1891 and 1892, the amount of superannuation paid during those years, the number of members receiving the benefit during those years, the percentage of the total number of members to the membership of the union for the same years, together with the ordinary weekly contributions of the members, the contributions paid by superannuated members; and then the very varying qualifications and amounts paid by the different unions, the minimum age qualification, where an age qualification exists, the date of the establishment of the superannuation fund, and the total amounts, as far as I have been able to obtain them, paid for superannuation by the unions tabulated. In addition, there are some very interesting notes as to the way in which the various trades deal with the superannuation question. For example, taking one, the Amalgamated Carpenters and Joiners, the members are entitled to superannuation irrespective of any income from private means, or from any other trade or calling. Then in another case, that of the Upholsterers, the superannuated members are elected at an annual general meeting by ballot. In a further case, the Coopers, the number of superannuated members is limited to 20, who are selected by the committee. Those are all exceptional points which I thought it would be interesting to note.

Contents of table handed in.

Particulars as to certain unions.

Number of annuitants sometimes limited.

10737. In that case of the Coopers, is every member called upon to subscribe?—Well, I am afraid I could not answer that off-hand; I believe so; I have no reason to think otherwise, but I would not be posititive.

Chairman—continued.

10738. The number entitled to superannuation is very limited?—Yes, I can answer that; every member subscribes. The rule reads: "All "members incapable of earning 12*s.* per week, "aged or infirm, from 20 to 30 years members, "are entitled to 3*s.* 6*d.*; 30 to 40 years members, "4*s.*; and over 40 years members, 5*s.* per week."

10739. But I understood you to say that only 20 of them were superannuated members?—Yes, the number entitled to receive superannuated benefit at any one time is limited to 20 in this case.

10740. Although they all subscribe?—They all subscribe.

Mr. Henley.

10741. How long does that 3*s.* 6*d.* go on?—In every case the superannuation benefit is for life.

Chairman.

10742. And I understood you to say that the 20 who were to receive this benefit were elected?—In that case they were elected. That is an exceptional case; I should like to make it clear that that is a very exceptional case. In the large proportion of unions members are entitled as a matter of right, subject to proof of inability to work, medical certificate and so on. In another case, the Vellum Bookbinders, the number of superannuated members is regulated by the number of members in the union; that is to say, the annuitants are not to exceed the proportion of one to 80, but these are exceptional cases, and in the great majority of unions the number of superannuated members is unlimited.

Some newer unions have no pension fund.

10743. Speaking generally, may I ask whether on that list that you have got there, which you have handed in, the great majority of trade unions appear?—No, I would not say that the great majority of trade unions appear, because there are so many that do not provide for superannuation benefit at all.

10744. That is exactly what I want to know?—And a good many others that do not provide for any benefits at all.

10745. What is the number of those who do provide for superannuation?—I ought also to say that the list of unions I hand in by no means represents the total number of those that pay superannuation benefit, the fact being that I did not think it respectful to the Commission to hand in a skeleton table. I have endeavoured, as far as possible, to make the return as complete as I could, and the consequence is that there is a number of unions whose returns I have not been able to complete that I have omitted from this table.

10746. Then we may take it, that besides these societies which are named in the table as having superannuation funds, there are others?—Oh, yes, there are.

10747. Which you have not included?—Oh, yes; certainly.

10748. But it is by no means universal that there are funds of this kind?—In trade unions?

10749. Yes?—Well, certainly, with the older and larger trade unions, yes; with the more modern trade unions, no.

Chairman—continued.

10750. Do the older unions form the majority?—Oh, yes.

10751. Then may I take it, that in all the older unions forming the majority there are superannuation funds?—Yes, as a rule.

10752. And that members of the union who keep up their subscriptions for the period necessary to qualify them to obtain superannuation, all of them are ready provided for, so far as it goes, when they are incapable of work?—That is so, and with regard to that point, of keeping up their subscriptions, I might say that the result in my union of establishing a superannuation fund has been to reduce secessions to a minimum.

Would deprecate public aid to unions.

10753. You are aware what the object of our enquiry is?—Yes, I am.

10754. I do not know whether you have any suggestions which you would like to put before the Commission upon the points which we are specially to enquire into here?—No, I have not, except in reply to any direct question that may be submitted. I thought it wise, under all the circumstances, to confine myself to the point that I was asked to give evidence upon.

10755. Then may I ask you whether any suggestion occurs to you for any alteration of the law, by which there should be any subvention given in aid of old age to members of trade unions?—Speaking for myself, I should say absolutely, no.

Statistics as to pension funds of some unions.

10756. In order that the Commission may be informed, will you be good enough to give a few illustrations from the table which you have handed in, of the date of the establishment of the superannuation benefit, the number of members, and any other details which you think the Commission would be glad to have?—Very good, sir; I will make a selection if it is your pleasure. The Amalgamated Carpenters and Joiners: this union was formed in 1860; the number of members at the end of 1892 was 37,598; the amount of superannuation paid for the year was 6,861*l.*; the number of members receiving that benefit 363, and the percentage to the total membership 0·9; the total amount paid for superannuation by this union has been 45,567*l.*; superannuation was established in 1860, concurrently with the establishment of the union in this case. The Operative Stone Masons: this union was established in 1833; the number of members at the end of the year was 16,238; the amount of superannuation 4,379*l.*; the number of members receiving 362, and the percentage 2·2. In this case the superannuation benefit was established in 1868, and the total amount paid has been 97,612*l.* The United Kingdom Coachmakers was established in 1834, with a membership last year of 5,477; 3,902*l.* paid as superannuation; 246 recipients; 4.3 percentage; the superannuation fund being established in 1855, and 55,317*l.* having been paid for superannuation benefit. The Ironfounders Society was established in 1831; the number of members was 15,190 last year; amount paid 9,308*l.*; number of members in receipt 588, and the percentage 3·8; the fund was established in 1836, and they have paid 136,784*l.* The Amalgamated Engineers was established in 1851; last year their membership was 70,909; they paid 47,388*l.* for superannuation; the number of members receiving it was 2,257, a percentage of 3·1; their fund was established concurrently with the establishment of the society in 1851, and they have paid 616,657*l.* The Steam Engine Makers was established in 1825; the number of members was 6,100; they paid 2,328*l.*; the number of members receiving being 122, the percentage 2·0; their fund was established in 1833, and they have paid in all for superannuation benefit 29,349*l.*

Chairman—continued.

Lord Lingen.

Compositors' Society pension fund.

10757. I understood from you that the pensions as originally granted had been several times reduced?—No, only once reduced, in the case of the compositors.

10758. I thought I understood twice; that they began at 15*s.*, then were 9*s.*, then were 6*s.*, and then were 5*s.*?—Oh, no. They began with 10*s.*, against the advice of the committee who reported and against the advice of the committee of the day. They began with 10*s.*; that amount was reduced to 6*s.* and subsequently increased to 8*s.*

10759. And 8*s.* is the present rate?—And 8*s.* is the present rate, the maximum rate.

10760. Was 5*s.* the amount of the pension; I certainly heard 5*s.* mentioned somewhere?—Oh, yes, 5*s.* is paid in certain cases. It varies in accordance with length of membership, the minimum being 5*s.*; 6*s.*, 7*s.*, and 8*s.* being paid in accordance with length of membership.

10761. But at any rate, as a matter of fact, the scale of pensions was reduced?—Once.

10762. From what it had been originally fixed?—The maximum rate was reduced from 10*s.* to 6*s.*, but the other rates were not reduced.

Special position of unions precludes actuarial advice.

10763. Was that done upon actuarial advice?—No. With respect to actuarial advice, my experience is this, that actuaries are very chary of giving advice to trade unions on account of the objects for which they are established. I once consulted an eminent actuary privately, but his reply was that he could not see his way clear to frame tables that could possibly meet the peculiar position occupied by trade unions.

Reduction of pensions for those not already in receipt may be made by ballot.

10764. And therefore if the council or the managing committee came to the opinion that a further reduction was necessary on the scheme of pensions, are they authorised to make that reduction?—No such alterations are made in my own society, and mine is typical, except by a ballot of the members; so if an increased benefit is proposed or a decrease is proposed in the benefit a ballot of the members is taken for or against such proposal.

10765. And did I understand you rightly to say that all existing pensions were preserved?—Yes, any alteration of that character is not made retrospective.

10766. But now what would be this case; I have been a subscriber, suppose, for ten years on the theory that my pension was going to be 10*s.*; it is reduced ultimately to 8*s.*, my prospective pension; should I still be entitled because I have begun to subscribe on the 10*s.* basis to a 10*s.* pension when my pension accrued?—No; but I would like to point out in this particular case that we are citing that the superannuation benefit was an additional benefit for which no member

Lord Lingen—continued.

of the society had subscribed a penny piece when it was established, and it was added to the existing benefits; and added to the existing benefits also I may say at the time without calling upon the members to subscribe anything extra.

10767. But anyone who now wanted to come on this pension fund must subscribe to it, must he not; or does he only subscribe to the funds of the union?—He subscribes to the funds of the union, and by subscribing to the funds of the union he subscribes for superannuation amongst other things.

10768. And he is subject to such reduction in that pension as the society may determine upon when it accrues, or has he the sum which was originally held forth to him assured to him in all cases?—If he has been once placed upon the superannuation fund he is entitled to receive such an amount as he actually receives at the time that he is placed upon the fund; but if, before he is placed upon the fund, the members in their wisdom think it necessary either to increase it or to decrease it, then he is bound as a member by the decision of the majority.

10769. But by being placed on the fund you mean beginning to receive a pension?—Yes.

10770. But so long as the pension was prospective, I mean the receipt of the pension was prospective, he would be subject to such change in the amount of the pension as the society might determine?—Exactly.

10771. Is it your experience that the amount of uncertainty has any effect in indisposing members of the trade to join this society?—On the contrary, I have not the least reason to believe that it has any effect whatever upon members joining the society, and in that connection perhaps I ought to explain that in London in my own trade employers are what we call fair or unfair, that is to say they either employ all union men or all non-union men, so that the point you mention scarcely arises.

Printers employ all union or all non-union men.

Mr. Pell.

10772. I understand you to say that all members of this society are entitled to superannuation?—All entitled, yes.

10773. And that they are not required to make a separate contribution towards the superannuation?—No.

10774. But in the exceptional cases would those who have not subscribed to the superannuation fund be entitled to a superannuation?—I know of no case where the fund is kept so distinct as to provide for some members of the union being entitled and others not; I know of no such case.

Out-door poor relief disliked, though less than indoor.

10775. Then you have said that in your experience all those in the trade with whom you are acquainted led you to believe that they have had a very strong and invincible objection to poor relief in the workhouse?—Yes.

10776. Does that feeling extend also to poor relief out of the workhouse?—Not to the same extent, probably, but still to a great extent.

10777. But there is not the objection to receive relief out of the workhouse that there is in?—I should say not so strong an objection; there is a very strong one, but not so strong.

10778. Do you think that many members of the society are receiving, or are applicants for, out-door relief in the City of London?—Practically none.

Mr. Pell—continued.

Mr. Broadhurst.

Private means seldom regarded.

10779. You mentioned with regard to the Amalgamated Joiners that the possession of private means was no bar to the claim for superannuation?—Yes.

10780. But is not that so with other unions?—Oh, with many others; oh, yes, certainly.

10781. Are there any exceptions where private means would bar?—Yes, I think there are. Yes, there are some few; I cannot say just at the moment where it is specifically mentioned that a member's income from all sources must not exceed a certain amount to entitle him to superannuation, but these cases are very exceptional.

Qualification by length of membership, sometimes also a varying age minimum.

10782. Are there any of the societies in the list you have before you in which fixed age is a claim to superannuation as against years of membership of the union?—Not as against years of membership. There are two provisions very frequently, but one is certainly not set off against the other; that is to say, a member must have been so many years a member, and he must in some cases be a certain age before he is eligible.

10783. That is a duplicate qualification?—That is a duplicate qualification.

10784. But is it the case in many of them that it is years of membership only?—Not in a great number; in some, but not in a great number. As a rule there is an age qualification.

10785. What is the age qualification?—45, 50, 55, 60, 65 years, and so on.

10786. What trade is that in which the age qualification is 45?—That is a special trade—the Plumbers. I have not averaged the age qualification, but speaking from memory I should say it would be 55 years.

10787. About 55?—About 55.

Objections to age test.

10788. Would the 65 years of age qualification be generally satisfactory to the members of the trade unions?—Well, as you know, there are reasons why there should be no age-limit, because a man may break down altogether fairly young in life from paralysis or blindness, or what not, in which case an age-limit would be an injustice, and as a matter of fact experience shows me, and it is a point which has been emphasized by some of the secretaries who have made returns to me for the purpose of this Commission, that the younger superannuated members live as a rule a very short period after the date of their superannuation.

Mr. Booth.

Reasons why proportion of pensioners to members is less than of aged to population.

10789. The number of old members who are in receipt of pensions from these societies that you have mentioned is very much less than the proportion of old people generally in the population. How is that explainable; is it because the unions are not yet responsible for as large a proportion of old people as they will ultimately become, or is it due to limitations that you put upon the granting of pensions?—Well it is possibly due to an extent to both causes. The superannuation benefit is, I should say, in every case, the most modern of all the benefits pro-

Mr. Booth—continued.

vided by trade unions, and that being so it would probably to some extent account for the point raised.

10790. But still some of the dates you have given us are very long ago?—Yes, they are.

10791. And unless it be that the unions have grown very rapidly in size that would affect it?—There is no doubt some of them have. Take the carpenters and joiners for example, one of the largest, in 1889 the membership was 26,000 odd, while in 1892 the membership was 37,000 odd.

10792. That would affect it, no doubt; but it amounts to a good deal, because you say on an average that the benefit begins at about 55?—I have not calculated that, but I should say so.

10793. At any rate very much earlier than 65?—Oh, certainly.

10794. And the proportion of old people over 65 to the whole population is in rough figures a little over 5 per cent., whereas, except in the one instance which I referred to which reached 5 per cent., the others were very near to 3 per cent.; 1 per cent., 2 per cent., and 3 per cent.?—Yes, that is so.

10795. Therefore if the unions were providing for their full tale of old people over 55 it would have to be much nearer 10 per cent. I do not know the exact figures, but the number of old people from 55 to 65 is nearly as great as those from 65 upwards, I think, so that at any rate it would be a very much larger number of old people than are here provided for?—Yes.

10796. But you conceive that under the system that is adopted that will gradually come about, that the unions will gradually provide, and be able to provide out of their funds for their full tale of old people?—I think so; I see no reason why they should not.

Mr. Stockall.

Incapacity a necessary condition.

10797. Respecting the answer you have just given to Mr. Booth, is incapacity from work a qualification for the receipt of the pension?—Oh, yes.

10798. Then it is not necessary that all persons arriving at a certain age shall be in receipt of the pension?—Only in a very few cases. If I might read one or two, you will follow that point more easily. The rules run as follows: "All members incapable of working at "the trade, either through affliction or infirmities "of age," are entitled according to length of membership. "All members unable to get the "customary rate of wages through age or in-"firmity." "All members incapable of earning "the ordinary rate of wages." I have used the actual words in order to make the position clear.

Age of which varies greatly with trade.

10799. Can you give us an average age in different trades when men would come upon this superannuation? I take it that there will be a difference between different trades?—A great difference.

10800. In your own trade; in the compositors, the age you have given is 67¾ years?—Yes.

10801. And how much lower do you consider that age would be in some trades?—In a trade that I had occasion to look into recently, the glass bottle trade, in Lancashire, owing to the

Mr. Stockall—continued.

character of the employment, I was assured that the rules provided for superannuation at the age of 40; but that, of course, was a very exceptional case. It would vary more or less with the nature of the employment.

10802. But 40 in that case does not mean that everyone arriving at the age of 40 would receive it, but only those who would be incapable from the nature of their illness or the nature of the trade?—That is so; entirely so.

Pension provision thought by unions a duty as part of general benefit

10803. I take it from your evidence generally that trade unions are now taking it as a part of their duty to provide for old age?—Undoubtedly.

10804. Or incapacity from work?—Undoubtedly.

10805. In your opinion, would members of the unions be willing to separate subscriptions for old-age pensions from the general subscriptions for trade union purposes?—No, I should say decidedly not; an effort was made in that direction as the result of the first Trade Union Commission, and a very strong feeling of opposition was evinced at that day. I know of no reason to believe that there is any different feeling to-day. With regard to your previous question, may I supplement my answer by saying that I think I might almost go so far as to say that nearly all trade unions provide superannuation benefit, but 95 per cent. pay it only to members who are incapacitated either by old age or infirmity, and there are very few indeed that provide superannuation as a matter of right on arriving at a given age.

to keep members off rates.

10806. I suppose the reason for the trade unions taking this upon themselves is because they wish that their members shall be saved from applying to the Poor Law guardians?—Undoubtedly.

10807. And that is their sole object?—Undoubtedly, their primary object at any rate.

10808. Are you aware of any trade union that has applied to an actuary to obtain tables for the formation of a superannuation benefit, the whole amount of subscriptions to which shall be left in the society for that purpose?—No, I am not.

Mr. Loch.

Skilled labour provides for age by unions and benefit societies,

10809. May we take it from your evidence that by far the largest part of the skilled labour of the country can by trade unions, or in some other way, make its own provisions for old age?—Certainly.

10810. And are many members of these trade unions also members of friendly societies?—Undoubtedly.

10811. Therefore they not only are providing for old age in connection with their trade unions, but they are doing a good deal more to the same purpose in other societies?—Yes, that is so.

unskilled could generally provide by latter.

10812. Is there any extreme difficulty, in your opinion, in the unskilled classes providing for themselves, not through a trade union but through a friendly society?—I think not. I believe I am justified in saying that there is a large number of the unskilled workers who are members of one or other of the friendly societies.

10813. And the more perfect, therefore, the

Mr. Loch—continued.

friendly society provision for old age the more certain is it that not only the skilled but the unskilled would be brought into the ranks of those who provide for their own old age?—I think so.

Means of provision have increased with pressure on age.

10814. Do you think that, owing to changes in industrial conditions, there is more pressure upon old age now than there formerly was?—Oh, yes, certainly I do.

10815. And do you think that the pressure is so great as rather to undo what you have just said as to their being able to make provision for old age?—No, I do not think so, because I think the opportunities for making that provision are greater to-day than they ever were.

10816. And is it generally held that wages given earlier in life would be larger, and therefore they would thus have better means of making the provision?—Speaking generally, I think that would be so.

Does not think State aid would meet residuum.

10817. I noticed that before the Labour Commission many of those who represented the dockers said that they wanted a pension fund provided by the State. Is there anything special in the condition of dock labour which would make it desirable or necessary to have other provision for them than for any other class of the community?—Well, I believe that so far as the London Docks are concerned, and especially the docks nearer to London Bridge than those further down the river, that even to-day, notwithstanding all that has passed of late years, the workers in those docks fluctuate enormously, and consist largely of a body of men who are, well, I do not wish to use any hard words, but who have been described, rightly or wrongly, as the residuum, and who are not workmen, as we understand them. They are not men who go on from January to December obtaining employment as far as they are able, and relying upon that particular employment as a means of livelihood, but they come and go, and their *personnel* undergoes continual change.

10818. Do you draw from that the conclusion that this is a sort of unclassed labour for which no State provision could or should be made?—I think so. I fail to see how it is possible to make State provision for such a class of labour as that. In the first place, I am scarcely of opinion that it is labour at all, except that it has been driven into labour through having been driven out of its former occupation to a very large extent.

10819. And therefore if this need of old age provision is to be met, it must be met altogether on a different basis from a State grant or assistance towards old age?—I think so.

Mr. Humphreys-Owen.

Hearts of Oak Society: quasi sick old age benefit.

10820. You told us you were connected with the Hearts of Oak Benefit Society; have they got old age pensions or have they only a sick fund?—They have what is called a superannuation benefit which, in my humble opinion, should not be so described, inasmuch as it is really a continuation of a sick benefit.

10821. What are the conditions on which it is given?—The conditions on which it is given are these, that after a member has received his full sick benefit and also his half-sick benefit, then he reverts to what is practically quarter benefit.

10822. For the rest of the illness?—For the rest of the illness or the rest of his life; that is really so.

10823. Have they had a quinquennial valuation recently?—I am not quite sure how recently.

10824. What was their position at the recent valuation do you know?—I could not tell you that from memory.

10825. That means that that *quasi* superannuation benefit is a very heavy drag upon them?—It is. Oh, yes; I am prepared to answer that.

Residuum of casual labourers have mainly fallen by their own fault.

10826. Do you suppose that the condition of the residuum, as we call them, the dock labourers, casual labour of that kind is likely to be permanent, or do you think that it is gradually yielding to the extension of trade unionism?—Well, as the result of a conversation only a few days since, with one whose opinion I certainly most appreciate, I see no reason to suppose that there is likely to be any change.

10827. Does that mean that you think that as another witness has said to us, the problem is one that is ethical rather than economical, that it is the people's own faults, and not the fault of Society?—I do think so, to a large extent.

10828. And, therefore, if Society is to help them at all, it is to help them in a disciplinary manner?—In this case it is difficult to know or to see how Society can help them. I am very sorry to form such an opinion, but I am bound to do so.

10829. You said they were driven to labour from other occupations; had you, in your mind, any occupations from which they had been driven?—Professional occupations primarily.

10830. You mean clerks?—No, I mean higher walks of life than that.

10831. Positions which they have forfeited by misconduct?—Exactly; but I should like to speak of them as generously as possible.

The Witness withdrew.

TWENTY-NINTH DAY.

Monday, 12th June 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT :

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. C. T. RITCHIE.
Sir HERBERT E. MAXWELL, BART., M.P.
Mr. J. J. HENLEY, C.B.
Mr. JAMES STUART, M.P.
Mr. C. S. ROUNDELL, M.P.
Mr. C. S. LOCH.
Mr. JOSEPH ARCH, M.P.
Mr. CHARLES BOOTH.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

Mr. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

Mr. CHARLES BOOTH (a Member of this Commission) ; Examined.

Chairman.

10832. I NEED need hardly tell you, as a Commissioner, that our evidence has a double object ; one is to inquire into the working of the Poor Law, so far as regards the aged poor ; and the other is to consider any schemes which may tend to mitigate their lot. I should like to ask you, if you please, before going into those questions with which your name is associated, your opinion on the moot question of the administration of the Poor Law. I believe you have not been a guardian?—No, my Lord.

Strict or careful Poor Law administration better than lax.

10833. But it is impossible that you could have done otherwise than paid great attention to the working of the Poor Law?—I have paid such attention as I could ; it has not been within the line of my regular work.

10834. So far as you have observed, do you consider the effects of what may be technically for our purpose called a strict, or a lax administration to be the better?—I think the strict administration very much better.

Bradfield and Brixworth.

10835. I observe that you have specially noticed the effects of strict administration in two rural districts which have been frequently on our lips, Bradfield and Brixworth?—Yes.

10836. And I think you have gone the length of saying that if you could be sure that every union in the country were administered with the same sagacity and firmness and kindness of heart, that you would be inclined to leave things alone?—I should say that entirely of country districts ; the problem in towns is more complicated, and their experience does not entirely apply to it.

Chairman—continued.

10837. Have you considered the effects in the districts in London in which the Poor Law has been most strictly administered?—Yes.

Results in careful London unions less satisfactory.

10838. Do they, in your opinion, fall short of the effects produced in those two rural districts which I have mentioned?—Yes ; they do. I should like to say here that I do not know whether I should use the word "strict" as covering all that I mean by good administration. It rather narrows my conception. I mean careful and, to use your own word, sagacious administration ; and I am not perfectly satisfied that the absolute rules that have been laid down by two or three unions in London who have adopted what is commonly called "strict administration" are much better in their results than those carried out where very careful administration appears in another form, such, for instance, as Paddington. But I should not wish—I have not studied the subject sufficiently widely—to make any statement about it. I merely wish to widen the meaning of the word "strict."

Lax outrelief bad.

10839. But you are, I believe, strongly impressed with the mischief resulting from the lax administration of outdoor relief?—Yes.

Mr. Ritchie.

10840. Might I ask whether that applies to the outdoor relief as a whole, or whether you would make the same remark with regard to outdoor relief for aged people?—I think it is theoretically most objectionable, although the practical results do not seem to me to follow quite as I should have expected them from *a*

Mr. Ritchie—continued.

priori reasoning. There are conditions in some rural unions where outdoor relief is given with a certain amount of kind regulation which do not appear to be very bad; but that does not alter my general conviction that the system is one which causes evil.

Chairman.

10841. With reference to a qualification that you made as to the word "strict"; in the cases that I mentioned you will recollect that I combined with strictness great kindness of heart?—Yes.

10842. And you are aware that in those cases where there has been the greatest strictness of administration there have been the greatest efforts to bring into play charitable institutions and assistance?—Certainly; that is the case with the two unions you have mentioned.

Poor Law and charity do not fully meet needs of strict London unions.

10843. And that has also been the case in London; at least, so far as the evidence goes that has been given before us?—There has been certainly no lack of kindness; but I do not know that there has been any more there than elsewhere.

10844. I thought that, with respect to the Tower Hamlets Pension Society, for instance, there has been a combination of the charitable institutions with the poor law relief which has been very effectual?—I should not use the phrase "very effectual"; I think it has been very useful.

10845. You will be more inclined to say, which has been a palliative?—There is so much left that is altogether unsatisfactory in the condition of those districts that have been dealt with that I could not say it has been "very "effectual."

General social improvements will not alone meet case of aged poor.

10846. Then also before I at once come to your own particular scheme, I suppose you would be prepared to admit—I might almost say without difficulty—that a great many improvements have already taken place, the effect of higher wages, of better education, of more generally diffused intelligence, and public spirit, and possibly other causes which have operated in reducing the quantity of pauperism throughout the country?—Very greatly so; but I do not know whether it has reduced, I do not think it has yet reduced, the amount of old age pauperism; in fact those who claim that it is having that effect, I think, bid us look forward; and say that the old people who are with us to day are the necessary descendants of a previous condition.

Chairman—continued.

10847. I do not carry exactly in my mind the evidence of Sir Hugh Owen, but he certainly showed a very large diminution in proportion to population of general pauperism, and my recollection is that he included also a diminution in what may be called aged pauperism?—But he has no figures. There are no statistics at all on the subject that are of any value. I do not know whether there are any before Mr. Burt's return of 1890. We have no comparison; we cannot make a comparison as far as I know between the present and any previous period. I have never been able to make it.

10848. Then in addition to that you must have observed a very large increase in the amounts of deposits of late years in the savings banks, especially the Post Office Savings Bank, in addition to friendly societies in providing against sickness, and through sickness often incidentally old age; you must have observed a very great improvement in those respects?—Very great.

Some large scheme desirable.

10849. Those may be all called natural improvements arising from the general state of the country, but in your opinion, their operation is too gradual, and too slow to justify us in remaining quiescent, without an attempt to introduce some much larger scheme for dealing with the aged poor?—Yes.

Amount of old age pauperism.

10850. Now, for the benefit of those who will read your evidence when it is published, and also for the benefit of those who will have to examine you after me, would you be good enough to state as briefly as you can the reasons for adopting your large scheme, and afterwards the scheme itself?—I should propose to deal first with the amount of old age pauperism.

Mr. Ritchie's return (1892) of pauperism on one day and in a year.

10851. Yes?—"Mr. Ritchie's return, lately pub- "lished, gives information as to those in receipt of "relief on 1st January 1892, and shows also the "numbers of those who had relief at any time "during the twelve months ending Lady-day, "1892, and distinguishes those who had medical "relief only from the rest."* A comparison may be made between the numbers in receipt of relief, and the whole population arranged in similar groups of ages. This comparison is given in a table, which, if you will allow me to take as read, I should like to put in to go with my evidence as I shall need it for reference.†

10852. It is the one contained in the statement which you were good enough to circulate?—Yes.

* The quotations are from a pamphlet which Mr. Booth circulated among the Commissioners before his examination.

† One Day Count. Twelve Months' Count.

Ages.	Population.	Indoor Paupers. Number.	Indoor Paupers. Per Cent.	Outdoor Paupers. Number.	Outdoor Paupers. Per Cent.	Total Paupers. Number.	Total Paupers. Per Cent.	Indoor Paupers. Number.	Indoor Paupers. Per Cent.	Outdoor Paupers. Number.	Outdoor Paupers. Per Cent.	Total Paupers. Number.	Total Paupers. Per Cent.
Under 16	10,762,808	51,611	·5	177,567	1·6	229,178	2·1	111,782	1·0	441,805	4·1	553,587	5·1
16-65	16,867,116	77,415	·5	125,756	·7	203,171	1·2	232,284	1·4	385,299	2·3	617,583	3·7
Over 65	1,372,601	63,352	4·6	205,045	14·9	268,397	19·5	114,144	8·3	287,760	21·0	401,904	29·3
Total	29,002,525	192,378	·7	508,368	1·7	700,746	2·4	458,210	1·6	1,114,864	3·8	1,573,074	5·4

Chairman—continued.

Excess of old age pauperism.

"From this table it is seen that while the "paupers as counted on one day are on the "whole less than 2½ per cent. of the "population, those over 65 are 19½ per "cent. of the population of that age and "counting for twelve months, that while 5½ per "cent. of the whole population are paupers, "no less than 25 per cent. of the old receive "relief. Or if we compare the proportion "amongst the old to that of the rest of the "population it is as 29 per cent. to 4½ per "cent., or excluding children as 29 per cent. to "less than 4 per cent. Beyond this, a reference "to Mr. Burt's return of 1890 shows that it is "at and after 65 that the great change comes, "for the proportions of paupers aged 60–65 to "the population of same age counted on one "day is only 5·3 per cent., or counted for "twelve months about 8 per cent. It is not "possible to distinguish between the direct and "indirect influence of old age on pauperism, for "age aggravates all the other causes, but directly "or indirectly, the effect of old age on pauperism is "measured by the increase in percentage. To "show this completely we should need to state "the percentage at every age. Such a table "would be very interesting, the percentage for "little children would undoubtedly be greater "than for those over 13, and it may be "that there would be fewest paupers at "the ages from 16–20. From 20 onwards "it may be supposed that every year would "add to the number of those who fall "victims to misfortune or folly, but during the "active years of life the change would be "slow. If of those over 65, 29 per cent. are "touched, while of those from 60–65 there are "only 8 per cent, it might be that there are not "over 5 per cent. of paupers amongst those of "50–60. We may then say that much of the "pauperism from 60–65, and more than five-sixths "of that from 65 upwards must be accounted old "age pauperism."

Thinks due mainly to age itself.

10853. When you say old age pauperism, you include all old persons who are paupers, without reference to the lives they have led, which may have led them to be paupers when otherwise they might have avoided that fate?—I think not, because my reference to five-sixths is, at any rate, intended to cover that. If the number is six times as great after 65 as previously, it would seem that the coming of old age had caused that difference; had multiplied the paupers by the figure six; and on that statement I submit that five-sixths must in that sense be called old age pauperism, having practically not occurred before. It does not follow that this large number of paupers whom we find in the condition of pauperism at that age, have never had relief before, but we do not in our definition of pauperism count them as paupers, provided they have been 12 months without receiving relief.

10854. What I mean is, that, included among those are a great number, who, if during the active period of their lives they had been fairly steady and thrifty, would not have counted among the paupers?—Certainly it ignores for the moment all the other causes of pauperism. "Those receiving only medical relief account for

Chairman—continued.

"six of the 29 per cent., and many others are to "a great extent self-supporting or supported by "their friends. On the other hand a count ex- "tending over twelve months by no means "exhausts the list of habitual paupers, much less "of those who occasionally seek rate aid as "shown by many at Stepney and Paddington."

Illustration by Paddington figures.

At Paddington the Poor Law is exceedingly well administered in a very careful way indeed with a great deal of examination into the cases; and at the beginning of 1890 they adopted the admirable system of putting down the case of each applicant for relief in such a way as to give him a number; they numbered the cases, and retained in that way the power of referring to what had been done before for the same man, and when the man applied again, they did not give him a new number, but put him back on his old number, and the consequence is that the numbers—they numbered every individual—the numbers represent the new applicants, old applicants going on their old numbers. The increase of numbers from year to year showed actually the increase of new people who had come in for relief.

10855. By analogy it is a sort of record of previous convictions?—It is, and the general result is this; they carried that on for two years, they may have carried it on for a third year very likely; but I have not had the returns in that case; my particulars extend to the 1st January 1892. On the 1st January 1892 there were indoor paupers (excluding lunatics whom we have always excluded in this matter): 692 paupers receiving indoor relief under the age of 65, and 340 over 65, and the additional numbers—the numbers of people who, besides these, had had relief during the two years—were 2,774 under 65 and 319 over 65; so that the number of old people was as nearly as possible doubled. The increase in the first year had been not much more than 50 or 60 per cent., and the increase in the second year continued to show the very large number of others who, to that extent, might be called paupers—that they had not been able to go two years without relief. If we include the outdoor and the medical only, the figures become still stronger. There is not a very large amount of outdoor relief, but what there is appears to be of a very occasional character. On the 1st January, 1892, there were only 31 under 65 receiving outdoor relief, but the number whom they had on their books as having received it was no less than 751, more than twenty times the number, and of the old people the number actually receiving outdoor relief was 77, and the additional number that had received it during the two years previously was 49. That did not add very much to it. The medical is still stronger. There were ten people receiving medical relief on the 1st January 1892, and there were 532 more who had had it during the previous two years who had been so near the pauper condition that they had to ask for medical relief at any rate, whatever value is given to that; and of old people there were eleven receiving medical relief on the 1st January, 1892, and you had to add 116 to their number to get the complete tale for two years;

Chairman—continued.

or, on the whole, taking all together, there were 733 under 65 receiving relief on the 1st January, 1892, and there were 4,057 more who had received it during the two years; of over 65 there were 428 receiving it on the 1st January, 1892, and there were 484 more who did receive it in the two years.

Conclusions as to aged pauperism being greater the longer the period reckoned.

10856. Would you summarise your conclusions from those tables?—My conclusion is this: For the whole country Mr. Ritchie's return shows that you have rather more than double the pauperism on the whole, if you are to include all who have had relief during the 12 months, and that you must add 50 per cent. to the old; and the Paddington figures show that if you extend that inquiry for a second year and consider the number of people who have been relieved within the period of two years you have to add almost as many.

10857. How would you apply those considerations to the number of aged poor with whom we have to deal; how would it affect the percentage that you have already given as your conclusions as to the numbers?—It would show that in addition to those who have been counted paupers because they have had relief during the twelve months, you would have to add considerably if you extend your view of pauperism to those who have had it for a period of two years. And, again, in all probability the same thing would be true if you extended the same thing to three years, and that conclusion is strengthened by the facts as I have known them at Stepney, where I did inquire carefully into the stories of a large number of existing paupers, where I found, tracing back their stories, that there were intervals of two, three, four, and even five years between the applications for relief, even by families which one could not hesitate to describe as paupers from their whole standard of life; that is to say, families where they are perfectly accustomed to go for poor relief. There may be many members of that family who for a considerable period avoid it, and yet you could hardly call them anything but the pauper class. These facts cut various ways; they show that the total amount of pauperism and poverty is very great, if by that you mean the liability to require State aid.

10858. Have you stated what you wish to as to the numbers to be dealt with?—I have stated everything that I wish to.

Thinks two-thirds of lower 40 per cent. of aged are paupers.

10859. You wish, I think, to add something as to the general character of this pauperism?—I should like to do so. "It may perhaps be "said that 80 per cent. of our paupers come from "those industrial classes, whose work is never "very highly remunerated, and who do not "exceed 40 per cent. of the population. If this "be so, if 40 per cent. of the population yield 80 "per cent. of the paupers, it will follow that not "29 per cent., but double that proportion of "their old people, are paupers on the year's "count, while it would not be unreasonable to "suppose that not less than two out of three of "those who survive do at some time in their old "age receive aid from the rates." That is of the class whose normal remuneration is not high.

Chairman—continued.

This I consider too large a proportion of any class to make a sweeping condemnation of.

10860–1. You are of opinion, I think, that two-thirds of a certain proportion of the population, which amounts to 40 per cent. of the working classes, are, at one time or another paupers?—Quite so; two-thirds.

10862. Those are very formidable numbers. Are they in accordance with your own experience in working among the poor?—I have no experience that would go against it.

10863. Such being the case a remedy to this evil has after much reflection occurred to you. Would you be good enough to state it?—May I go on with a few more remarks as to the character; I did not quite finish what I had to say. "It may be otherwise with the paupers "who have had their chances of life amongst "the better paid classes. Of them on the same "hypothesis, that is if 60 per cent. of the popula-"tion yield 20 per cent. of the paupers, only 10 "per cent. are to be counted as paupers when old, "the better chances reduce the number at the "expense of the character of those who "succumb. Then with regard to the proportion "of women. Of outdoor paupers more than two-"thirds are women. The table shows that, and "although the men preponderate in the work-"house in indoor relief, the result on the whole "is that 238,000 women to 163,000 men is the "proportion, or 146 to 100."

Large excess of women among outdoor poor.

10864. To what causes do you attribute that large proportion of women as compared to men?—I suppose mainly to the fact that they are less financially responsible.

10865. That they do not belong to friendly societies; they do not take any other methods of providing for their old age in the same proportion?—They have not the same control of the purse. Then when we consider also the large proportion of outdoor to indoor paupers, where we have seen more than double are women, it seems to me that it tends to show that a very large number of them are decent respectable people. The general sweeping condemnations apply far more to the men than to the women in my judgment. Then I would wish here to acknowledge (as it is said, and perhaps proved) the maintenance of most of these people could be thrown on private sources by the offer of the house in place of outdoor relief, but I do not see that they would be necessarily more independent than before. These old women are necessarily dependent, and I do not see that we have any right to apply a special meaning to the word independent, and translate independence of poor relief into independence without that restriction. My impression is that most of the women would feel more independent if they lived in their son's house with a small allowance from the parish, and still more with a pension which had no such stigma to it, than they would feel if they were entirely dependent on the child. The position of the child is, of course, different. The position of the child is, that if he supports his mother he and she are more independent than if she receives it from the rates, but if we are to consider at all the view of the old people themselves, we have had evidence here to say so, and I think it is

Thinks most could be kept by relatives, but feel this more than rate or State aid.

Chairman—continued.

true, that they do not feel more independent by being thrown entirely upon the support of their friends or their children. Then I should just like to refer to the argument with regard to good administration, I have admitted that I do think of it in the highest possible terms and degree, but I do not think that it is likely that we can rely on extending it to such a degree over the country as to cover the difficulty.

Lord Lingen.

Careful administration requires too much effort to spread rapidly.

10866. Is that better administration?—It is such administration as we, all of us, point to with satisfaction at Brixworth and Bradfield. The argument that I have stated at length elsewhere is shortly that it has not as a matter of fact spread —that, although there has been a general improvement, to some extent, it has been by no means equal to the hopes of those who have continually brought forward this better method of dealing; and I believe the reason is that you have to appeal to such exceedingly high motives —motives that you can hardly trust to act at all times and in all places. It unfortunately can never, I do not know whether it is unfortunate, but you can never appeal to the mere saving of the rates to do it. The success has never been achieved from that motive, or from any low motive; it has been achieved from some strong disinterested principle that has dominated first the mind of one man, and through him the minds of those that have worked with him. It is an admirable system, but in my judgment not confidently to be relied upon.

Chairman.

10867. But still you can hardly undertake to say that although these excellent persons who superintended these reforms in these parishes have not been closely imitated, no effect has been produced, and that no improvement has followed?—I do not say it for one moment. I think a considerable effect has been made, and an improvement to a considerable extent has come about.

Should be helped as to aged.

10868. And the more widely they are known the more likely they are to be adopted?—I think so; but I think the task that they have in hand would be more likely to be successfully accomplished if it were to some extent lightened; and it is my argument that, if you could relieve them of the old age, the other problems, which are difficult enough, connected with pauperism, would be able to be dealt with everywhere under the principles which follow from that teaching, that the difficulties being less, human nature might be triumphed over to that extent.

Who fare hardly under modern pressure.

10869. Have you anything further to state under that head?—There is one thing I wish to add, to finish; that I do claim that the whole position of the old is unsatisfactory now, and I would say that old age fares hardly in our times; and that, to some extent, pursues the question you asked me with regard to the improvements that we recognise as going on everywhere in the condition and the wealth of the people. "Life "runs more intensely than it did, and the old "tend to be thrown out. Not only does work "on the whole go faster, and require more per-

Chairman—continued.

"fect nerve, but it changes its character more fre-"quently, and new men, young men, are needed to "take hold of the new machines or new methods "employed. The community gains by this, but "the old suffer. They suffer beyond any measure "of actual incapacity, for the fact that a man is "old is often in itself enough to debar him "from obtaining work."

10870. That may be true of particular classes of work; but do you mean to say that it is generally true?—It is generally true of town conditions; I do not feel equally certain that it is generally true of country conditions.

10871. But why should it be of town conditions? the general effect of recent changes has been to shorten the hours and also to increase the wages; why should that have an injurious effect upon the nerves or character of the workmen?—The shortening of hours and the raising of wages, I believe, is economically satisfactory, mainly because it is connected with intenser work. The evidence, as far as I have seen it, is that the production is very little reduced.

Especially in towns.

10872. Does your observation apply exclusively to towns?—I should not wish it to apply exclusively to towns; but I would willingly confess that that is my basis.

10873. You were present, I daresay, when Mr. Steele, the witness from the union of miners in the north of England, gave evidence on the subject of old age, and you heard how he stated, as to an employment which I have always supposed to be an unhealthy one, that no assistance was given to any workman with reference to mere age unless his strength had failed him; and then he gave very remarkable instances; that 74 had not applied until they were above 80 years of age; that others did not until they were 82; and so on, until at last one had applied at 90, showing that, at any rate, in that particular work, as a result, probably, of shorter hours and better feeding, the tendency has been to lengthen life, certainly, not to decrease it?—I was very much struck with the evidence, and I have been very much struck with a great deal of evidence that I have received as to the extension of the working days of men in the country pursuits.

10874. Well, but that is not a country pursuit? —No; but I say, in addition to that.

10875. In the country pursuits those of us who employ labour know that we pay much higher wages than formerly, and for fewer hours' work. Surely the compensation is that the working men are leading healthier and happier lives; how is it, therefore, with respect to that very large portion of the population, that your saying that "old age fares hardly in our times" would apply? —I think I must partly admit that my statement is made on rather an incomplete generalisation. I would wish to put in one word about the miners.

10876. Take carpenters, masons, and all their workmen; their time is shorter, their wages are better?—I think they work faster.

10877. That is to say, that if they work eight hours a day they put into each hour a little more than they used to formerly?—Yes.

10878. Still, on the other hand, they have so much more time for direct rest?—Yes. But, pardon me, I do not think that that is exactly the question. The question in my mind is, whether

Chairman—continued.

a man over 65 can work alongside of younger men successfully.

Not from earlier failure of power, but greater strain of work.

10879. Just so. But your argument further is, that there are fewer men of 60 or 65 than formerly who can work, inasmuch as the pressure of this age is so strong upon them?—Oh, no, that was not the argument I meant. All that I meant was, that a man having reached that age had a worse chance than formerly, because he had to take his place in industry specially suited to a more energetic style of work; that a man may not be a worse man at that age than his father was, but that what is demanded of him, what he must necessarily be able to do, in order to keep pace with the way the work is done now, is far more than was demanded some years ago.

10880. I quite understand that to apply to railways, where it is very essential to have for a great number of occupations men not only in the full strength of body but with the full possession of their nerves, but I fail to see how it applies to other occupations?—I think it applies to modern industry generally. The question of miners I have not studied specially; I should think it applied to them, and that is why I wish to add one word more as to the evidence of Mr. Steele on that. As I understood it, they gave an allowance of 4*s.* a week to such of their members as had reached a certain minimum age, and were unfit for work, so that they had to abandon what they could earn in exchange for 4*s.* Now, a man's powers may be very much cut down, and yet still he may be able to earn 4*s.*; it is a very small amount to earn, and if he earns 5*s.* he may prefer it to doing nothing and getting the 4*s.*

10881. But still it shows that employments are thrown open to old people, less lucrative, but still employments?—Quite so; but less lucrative. The value of the old person compared to the man in the prime of life is, I believe, getting less. That is the gist of my argument; I do not wish to press it any further.

10882. And also his expenses are less?—Not proportionately.

10883. For instance, I suppose the appetite of old men is very much smaller?—Yes, but that has always been so. There is no change in that. Old men, I suppose, are favoured by nature in that way no less and no more than they have always been.

10884. I only wish to test what seemed to me an unsound position: that the working race of this age are driven harder and are brought to premature old age faster than those of preceding ages?—I quite agree with you; I do not think that is the case. Then now you would wish me to come to the actual proposals?

Scheme of universal pension of 5*s.* a week at 65.

10885. If you please, your actual scheme?—On the scheme that I wish to bring before the Commission it is intended that every one born in England or Wales who has not for any length of time resided abroad (unless as a soldier, or in the service of the State) shall, when 65, be entitled to the pension. The pension has been referred to previously as a pension of 5*s.* a week. "All that can be ex-
"pected is that the claim should be supported

Chairman—continued.

"by reasonably credible evidence, and I suggest
"that the age of each applicant and the validity
"of the claim be decided by the superintendent
"registrar of the district in which the claimant
"resides, on such evidence as may be brought
"before him. The course of procedure might,
"perhaps, be as follows (I, of course, do not
"attach any importance to these details, but it is
"merely a method of explaining the scheme):—
"The claimant would personally appear before
"the superintendent registrar and state the age
"he believed himself to be, and where he had
"passed his life, and would, in particular, give
"the actual addresses at which he had lived for
"the last five or ten years. He would also give
"the names of two or three respectable persons
"who might be willing to speak as to his credi-
"bility and the probable truth of his statements,
"and he would answer such questions and cross-
"questions as the superintendent registrar might
"ask in order to verify his story. The claim so
"made would then be referred to the registrar
"of the sub-district in which the claimant resided
"for further inquiry. The referees would have
"to be seen, and sufficient researches made to
"test the general truth of the statements made.
"On receiving the local registrar's report the
"superintendent registrar would fix the age."

Mode of applying, and evidence as to age.

10886. These are questions as to the proof of a man's being 65. But what I should like you to explain fully is your views as to the policy, and first of all as to the amount that would be required for giving effect to your proposal of finding a pension for everybody above 65; and then as to the effect of your proposal upon the poor themselves?—I hesitated to go at great length into the argument, believing that my views were very much before the public, and being perfectly ready to answer any questions upon them. But with regard to these specific points I can give you the calculations.

Cost of scheme

10887. I want them down in the evidence, inasmuch as they make the foundation for the examination into the scheme which must follow?—"In England and Wales, according to the "census, there were, in 1891, 766,014 women "and 606,587 men over 65 years of age, or "together, 1,372,601 old persons. At 5*s.* per "week, or 13*l.* per annum each, a universal pen-"sion list would reach nearly £18,000,000."

10888. That is England and Wales?—England and Wales.

10889. I have got, I do not know where, I daresay from your book, that in Scotland there are 210,000, and in Ireland 291,000, making the number of 1,864,000 people above the years of 65 years of age. Your argument generally applied to England and Wales; but I suppose it must follow, as a matter of course, that any benefit of this sort which is given to England and Wales must be extended to Scotland and Ireland?—I should suggest that it should be extended merely to the extent of allowing them to use, in their own way, according to the circumstances of their own country, adopting to that extent Home Rule, such an amount of the general taxation as represented their proportion, in the way that has already been done in many other subjects. And it would require an addition, in rough figures, I

Local arrangements for Scotland and Ireland.

Chairman—continued.

believe, of 4,000,000*l.*, to pay them off, so to speak. That sum would not provide an annuity of 13*l.* for every old person in Scotland and Ireland. The proportion for Scotland might perhaps approach that. But for Ireland very far from it. Ireland being so poor a country, and unfortunately with so large a proportion of old people, the young people having so very largely emigrated, the position of Ireland treated by itself surely needs exceptional treatment.

10890. Taking gross totals it would make 18,000,000*l.* for England?—If you took it in the same way, you would need to add six and a half millions for Ireland and Scotland.

10891. That would be twenty-four and a half millions?—Yes; if everyone had the pension.

10892. And you propose that everybody should have the pension?—No; I propose that this legislation should apply to England and Wales, and that a proportionate sum of the taxation should be allowed to Ireland and Scotland, and they should have each their own Bill to deal with that sum.

Over 18 millions for England and Wales.

10893. I pass over that. But assuming for a moment that we have applied a just proportion of the taxation of England to the support of people above 65, there would be 18,000,000*l.* a year?—Yes.

10894. Which you think would be liable hereafter to a considerable increase?—Certainly.

Effect on workhouse expenditure.

10895. From that what deduction would you make?—The only cash saving is the money that is now being expended on old people through the Poor Law, which would not be a very large sum, if you assume that the Poor Law establishments, workhouses and so on, all go on; if you merely take the money that is now being spent in out-door allowance, and in food and clothing for those who are in-door, the sum undoubtedly would be comparatively insignificant, I have not actually estimated what it would be, something between 1,000,000*l.* and 2,000,000*l.*, I think.

10896. You only deal with people above 65. There are a great number unfortunately who have to be relieved before they reach the age of 65. For them the poor houses would still have to be open?—Evidently.

10897. Well, also there must be a considerable proportion of those who receive their 5*s.* weekly who would not know how to spend it, and would live in the workhouse?—Yes, but the money that would come with them, so to speak, would pay for their keep.

10898. Would pay for their keep, but workhouses must be kept going to receive them?—Yes.

10899. So that the deduction would not be quite so much as it would seem?—The deduction would be fully as much as I have put forward; the reduction is the actual saving of the present money spent upon the old people. But there is no immediate saving, no saving to be counted upon in the general administration of the Poor Law unless the dealing with the old age should lead to large reforms in the administration of the Poor Law; if it should lead to an improved administration such as we see in certain parts of England carried out all round then the saving would no doubt be very great indeed; it would be possible to shut up a large number of workhouses, and we should have a very different state of things. But it is not a saving we can reasonably count upon, because it depends on many considerations and must take time.

Chairman—continued.

And help to Poor Law reform.

10900. Why should it lead to a large reform in the administration of the Poor Law when the practical examples now given before the world, and pretty generally known, have not led to that reform?—Solely because I think it would make the task very much easier.

10901. It would make it somewhat easier with respect to those above 65?—It relieves them entirely of that; there is no task, and having been relieved of that, and private charity being largely relieved, and relations largely relieved, in fact, all the resources from which the old now draw their support being to a certain extent relieved by this assistance from taxation, I take it that these sources would be more readily drawn upon to meet independently the other causes of pauperism.

10902. I think I read in one of your books a suggestion from you that no person who had received relief within ten years should be able to profit by this arrangement. Is that still part of your scheme?—Well, I have been misunderstood with regard to that, and I have rewritten it, and, with your permission, I will by-and-bye read it. I hope that will put that matter straight. I am afraid there was carelessness in my expression, because I have been largely misunderstood. Is there any other point I should go on to first?

10903. Supposing a man incapable of making a proper use of his 5*s.*, and drinking it away, he cannot starve, he must be taken to the poor-house; would he then forfeit it?—It is not forfeited, in my judgment; that is to say, the money is still paid, but it would be paid to the guardians, and they would hold it absolutely in trust. It would not cease to be held by them in trust when the man went out again. If he chose to go out they would receive the pension or it would not be received at all; whichever it might be, he would not receive it. I take it that he would abandon his position altogether as pensioner.

10904. He would never be entitled to receive the 5*s.* on his own account?—No.

10905. It would be paid to the guardians in case he returned to the workhouse; if he left the workhouse altogether it would be withdrawn?—That is it. It is perhaps not necessary to pursue further the portion about the fixing of the age. I treat all evidence as to it as a matter of hearsay, and I do not suggest any attempt at proof. I should be content myself with a reasonable and fair decision.

Reason for making pension universal.

10906. The most startling part of your proposition, and one, I think, we all find most difficult to explain to ourselves, is, why the very large numbers of those who do not want 5*s.* a week should have 5*s.* a week pressed upon them?—I believe it to be necessary to take from this proposal the harmful economical effects which do, in my judgment, come from relief when it depends upon considerations of desert or necessity.

10907. I suppose two-thirds of the persons

Chairman—continued.

above 65 years of age of all classes are not at present receiving any Poor Law relief, are they?—Yes, if you measure it by one year. It would be hardly so large a proportion as one-third that have never received poor relief.

10908. Then, it seems a difficulty in your proposal that in order to save the one-third (I will take them by the one-third of the population) from the degrading feeling of pauperism, that the whole of the rest should have a sum for which they have no need pressed upon them?—It would be a very unreasonable proposal if it were not true, as I believe it is true, that very much larger classes than those who come upon the Poor Law would be greatly and soundly benefited by it. In the first place, I think that we have to consider the fact that the paupers, those who would receive the direct aid, are a preponderating proportion of certain classes which are not to be called pauper classes, they can only be described as classes who are incapable of earning, or, at any rate, do not earn, high wages, and I think that we may fairly look upon them as worthy of consideration, as very much entitled to consideration, of them there is a large proportion, who are in touch with the Poor Law, and are very frequently coming upon the Poor Law.

10909. A large proportion of their class. But if you took the whole of society, how would it stand?—If you were to take, as a definition of pauperism, any receipt of poor relief at all, I should not wonder if half the old people got it; but I have no figures to prove it. It is something over 40 per cent.

10910. Is there anything more that you would like to lay before us, so as to appear upon the evidence, which is not in your book?—I think not. It is very difficult to lay a somewhat elaborate argument before the Commission. I know many of its members have done me the honour to read what I have written, and I shall be exceedingly happy to answer questions, and to learn if I am wrong.

Mode of raising.

10911. You have made a suggestion, I think, as to how the 24,000,000*l.* should be raised?—I have stated that there is no difficulty in raising it fairly, if by fairly is meant that every one should pay in proportion to what he earns. I do hold strongly that for public expenditure it is very desirable that all classes should fairly feel the pressure of taxation.

10912. It is part of your proposition that it would come upon taxes and not upon the rates, it being, I believe, the fact that taxes are much more evenly distributed among the whole population than rates, a larger proportion of which are paid by the richer and easier classes; is not that so?—I am not a sufficiently good political economist to be certain. I should have supposed that the town rates did by a natural process, and pretty speedily, actually fall upon the occupier, through the rent.

10913. Actually?—Yes. In country rating, again, I should have supposed that it practically fell on the property owner. Then may I read this portion which refers to the misunderstanding of my proposals as to the treatment of those who were paupers?

Treatment of past paupers.

Chairman—continued.

"Amongst the practical difficulties which lie in "the way of the adoption of a general plan "of old age endowment the transition from "the present system has to be considered. "In what way are we to treat existing paupers? "Whatever rule is applied to those who may be "over 65, at the time of the passing of such a "measure as I have suggested, would be applic-"able also, afterwards currently, to those who "are pauperised before reaching the age of 65. "What should that rule be? The object is two-"fold: (1) To guard against misuse of the "pensions; and (2) to make out relief undesir-"able. There is no reason to suppose that those "who have reached 65 without any recourse to "the Poor Law, would cease to be independent "after receiving their pension, and it is suffi-"cient to provide that a fall into pauperism later "would entail the passing of their pension to the "guardians in exchange for maintenance in the "workhouse. But with those already pau-"perised there is at least room for doubt "whether 5*s.* a week would add anything to their "independence. On the other hand, if everyone "who has received relief within a certain time "is to be counted a pauper, it is not every "pauper that is pauperised. I suggest, there-"fore, that in order to guard against misuse, "the claim for a pension of everyone who has "had relief during a certain previous period (in "my book I said ten years, but I should like to "leave that an open question) should be made "through the guardians; and the money applied "at the discretion of the guardians indoors or "out for the benefit of the pauper. In the case "of those whose need for relief had been the "result of some accident and had completely "passed away, the guardians might waive all "interference, or if the relief had been given on "loan might accept repayment. In other cases "the pension might be paid as out-relief for a "period under inspection and be transferred to "the old person after proof of satisfactory "conduct. In others, again, the hand of the "guardians and the eye of the relieving officer "might be always needed, and finally there "would be those whose relief could only be given "in the house. Some such provisions as these "would be needed, and would, I think, be suffi-"cient to guard against misuse; and general "rules might be laid down for the guidance of "the guardians in the exercise of the discretion "left with them, which, it may be observed, does "not involve any question of whether, but only "of how, old people are to receive a minimum "support from the State. The rules which "guard against misuse of pensions will serve also "to discredit out-relief, and would greatly assist "the cause of good administration in this respect. "If there were no such rules, not only would "there be very many disreputable pensioners, "but a danger might arise from a disposition to "meet the pension by out-relief between 60 to "65. This danger would, I think, be minimised "by the penalty which loss of free and inde-"pendent pension would amount to. There "is a great difference between the position "of an annuitant drawing money from "the bank and that of an out-pauper re-

Difference of pensions and out-relief.

Chairman—continued.

"ceiving it from the hands of the relieving "officer, at the discretion of the guardians, who "may at any time substitute the offer of the "house. This difference would be keenly felt, "and I should hope that out-relief under inspec- "tion would, after a time, be tabooed by "respectability as much as relief in the house "now is. Thus a scheme of general endowment, "besides providing equitably and honourably "for the needs of all old people, should tend "towards the total abolition of out-relief. Out- "relief has a strong hold on public opinion, but "is radically bad in its influence on thrift." And I would say that if this scheme is not free from economical objection, my advocacy of it would fall to the ground; my view is that "only if it can be fairly held "that universal pensions would have no adverse "effect on work, wages, thrift, self-respect, and "energy, and if it can be shown also that be- "sides reducing the existing mass of pauperism, "and lightening much poverty outside, the "whole problem of pauperism and poverty would "be simplified, would it be worth while to "consider whether the financial difficulties could "be faced." I hold that position most strongly, so strongly that any other position would go to the ground if that position were not maintained.

Scheme only to be considered if economically sound.

10914. One question I wish to ask you; in the first page of the small volume you have supplied us with you state that a distinction should be drawn between one set of paupers and another; you say that it is generally agreed that drunkards, prostitutes, and criminals ought to suffer beyond such punishment as the law provides, all the natural consequences of their conduct short of actually perishing from cold and hunger; but, as I understand your scheme, there would be nothing to prevent any of those persons at the age of 65 from receiving their payment of 5*s.* a week until they had shown themselves unworthy of being entrusted with it?—That is so.

Cost of administration.

10915. There would be no other distinction, would there?—That is so. May I add one remark? Many questions have been raised as to the cost of administration. I would wish to say that I do not see that this general scheme would be a costly scheme at all. That, to my mind, is one of its great advantages. There are about 135,000 people at present who reach the age of 65 in each year, and the cost would practically be the proving or settling of these 135,000 claims; and, in my opinion, 20*s.* a head would meet it in fees to the registrars. The people themselves would have to take the trouble (and a moderate fee to the registrar, I think, would meet the case), and, I therefore, think that the cost of administration (which one witness who was before us would not say 6,000,000*l.* was too much to meet) I think that the direct cost of administration could be met for under 150,000*l.* a year. The distribution of the money similarly, I believe, could be done without expense because the banking accounts, through which it would be open, would, I believe, be profitable to any bank who undertook them. Whether the Post Office Savings Bank would regard it in that way I am not sure, but I do feel very sure, as a man of

And mode of distribution.

Chairman—continued.

business, that any savings bank would be willing to accept an account of this sort which gave them a voucher to draw upon the public purse for a certain sum and pay it weekly to a recipient. I feel sure it would bring them other business.

10916. Savings banks are common enough where population is thick, but are they sufficiently widely distributed throughout rural parts of the country to prevent the inconvenience of making the application?—We should be obliged to trust, no doubt, to the Post Office Savings Bank, and I have said that I do not know how they would regard it; they are not actually a business concern, but I do feel perfectly certain that any business management would accept accounts of that sort without hesitation; that the trouble would be repaid them by the extension of their business.

Lord Lingen.

Young to provide for old, and be in turn provided for.

10917. Shall I be right in assuming that your idea rests on this statement in your pamphlet, that "by a very moderate addition to their own "expenditure the young, and those in active life, "can, if they choose, provide for the necessities "of the old, and may then legitimately look "forward to a similar and perfectly honourable "provision for their own future"?—The moderate addition being through taxation.

10918. Is that your fundamental idea?—Yes; the moderate addition to their expenditure coming through taxation.

10919. Quite so; it is that the current generation while it is young should provide for the old, on the understanding that it will itself as it grows old have the benefit of that system?—I should not wish to press that understanding too far, because I rely far more on the immediate motive of providing for the wants of the old in our own time. I think it would entitle us, as I say here, to look forward legitimately to the same provision, but I do not mean that it would constitute any legal claim of any kind.

10920. No; we are not speaking of legal claim in any part of this; but you do not accept, then, this statement that I have read as a complete account of what you aim at?—I think it is correct.

10921. You see, this being rather a long statement, I wanted, if I could, just to ascertain some short statement of your own as to what you rest upon?—Yes; I rest upon that, but I did not wish to attach great importance to the looking forward to their own future.

Mode of raising.

10922. As to your finance of this scheme, shall I be right in supposing that you attach more value to the idea itself of making this provision for old age than you do to the means you have suggested for carrying it out; you would not wish to bind yourself to the finance that you have stated in your pamphlet?—Not in the least; I stated it only to meet the argument that such a sum could not be raised by taxation which would press fairly. I maintain that it could be so raised, but I attach no importance whatever to the proposals.

10923. In your pamphlet you talk of a tax of ½*d.* a pound on sugar, 2*d.* on tea, and 3*d.* on the income tax, and you say there would be no

Lord Lingen—continued.

actual difficulty in raising whatever sum may be needed; that, I presume, is a pious opinion rather than one that has been carefully worked out with experts?—It is the opinion of a man who has very little knowledge on the subject.

Evidence of age.

10924. In the same way now about identification. You say, "I treat all evidence as to age "as a matter of hearsay only, and suggest no "attempt at proof. Identification for 65 years "is impracticable, and, short of stamping every "child on some convenient part of its body with "the date and place of its birth, no certificate "would be of any value." Well, therefore I may assume that you do not contemplate the stamping part of your process, but are you perfectly satisfied with such evidence as could be obtained upon hearsay only for the age of such a number of people as these, many of whom are migratory and getting into quite the lower classes of society; in that part of your scheme are you satisfied with the machinery?—I am not satisfied that the results would be accurate, but I believe they would be sufficiently so for practical purposes.

10925. You would allow a considerable margin for inaccuracy?—I do not think that the margin would be necessarily in any one direction; there would be errors in all directions. Some men would find it impossible to prove themselves as old as they were, and others would, no doubt, succeed in proving themselves to be older than they were.

Reasons why pensions should be given to all over 65.

10926. I should like to hear, if you could state it shortly, what your reason is for wishing that these pensions should be open to everybody?—My reason is the belief that if they are given on any question of merit, whether it be that they are destitute, and merit it in that way, or that they have deserved well in having tried to save, or whatever it may be, I believe that if those who are to receive pensions are chosen in any way of that sort the results would be bad on habits of saving. I think it so important that those evil effects should be avoided that I, personally, should not be an advocate for any scheme which was not complete and universal in its application.

10927. When you class destitution as one form of merit or claim, you will remember that you are going against all the evidence that we have had, in which destitution and merit have always been strongly contrasted?—Yes; I felt that I was using the word in an awkward way; I thought I should not have done so; I was afraid that I had not given the answer well. I meant merit in a very different sense; I did not mean that they should be better, but that there should be a reason in the way, this man should have and that man should not have a pension. I believe that attempting to prove their position, prove their claim, would in one way or another go against habits of thrift. If a man cannot receive aid from the State unless he is poor, it must have an influence against saving, and I do not think that any court can be appointed to rake up the facts of a man's life, and create any satisfactory measure of desert in the sense in which your Lordship has been using it.

10928. You admit, I think, in your pamphlet that the evidence of the official experts is unfavourable on the whole to your scheme?—It is.

Lord Lingen—continued.

10929. Otherwise I should have asked your attention to the evidence that we had from Mr. Davy in his answers to Questions 1931, 1932, and 1933, where he strongly deprecates giving relief to the pauper as a reward, and he states that you only create a pauper upon more favourable terms; but you do not at all admit that your scheme is cognate to pauperism?—No; it is exactly because it avoids doing that which is there condemned that I think the universal plan has an argument in its favour. It answers your first question on why I think it necessary that everyone should have it. I think it necessary because I do believe strongly that those objections which Mr. Davy raised are valid.

10930. Are valid?—They are valid to any scheme where people are selected for the benefit.

10931. Even if they are selected for destitution?—Yes.

Effect upon independence of pensions, out-relief, and aid of relatives.

10932. You would admit that to the extent that a person is not self-supporting he is to that extent a pauper?—Not if he receives nothing from the rates. I suppose that you hardly mean that a man who is not self-supporting, but is supported by his son, is a pauper.

10933. I do not think I can have made myself clear. Your pensioner, as you have already stated, is distinctly not a pauper?—Oh, no.

10934. In your scheme?—No; it would be a property held legally just as much as any other property; his tenure would be a legal one once the Act was passed.

10935. You took this distinction, that there were a great many people who without being paupers were not independent, and you took the case of an old woman who would be maintained in the one case by her son, and in the other case by the poor rates, and you said that she was no more independent in the one case than the other?—I spoke of a woman, a mother, living in the house of her son; I was not comparing the case with a woman who might be living in the poor-house. I was saying that a woman who has no means of her own and is living in her son's house would always feel more independent, I believe, if she had the advantage of an allowance from the parish, and I was certain that she would feel very much more independent if instead of the allowance being from the parish it was in the nature of a pension.

10936. But you took this definition of independence, that if one person was dependent upon another that second person could not be called an independent person, although he had a claim upon the first?—It depends upon the nature of the claim.

10937. Well, you cannot have a stronger claim than a mother on her son?—I should not agree with that position.

10938. But I understood you to say that we had a painful dependence in society to remedy, over and above dependence upon the poor rate, and that it was not necessary to say that this old lady should not have a pension of 5*s.* a week, that her son could maintain her; that was your view?—Yes. I was speaking of independence as it appeared to the recipient, and

Lord Lingen—continued.

we have had evidence here before us, and I think it likely to be true, that parents do not feel independent when they are absolutely and entirely dependent upon their children; that they would feel more independent if they came to the house of their child with some allowance, even if that allowance were from the rates.

10939. It seems to me that your definition of dependence would include a very large part of society, because there are very few people who are not dependent in some sense or another upon others; and no doubt it would be much more pleasant and agreeable not to be so dependent; and the painful position of the old woman I understood from you to be a reason why your scheme should be advocated; was not that so?—As far as it goes, I did; but I did not intend to put that forward as a definition of independence, but to point out that independence was capable of various definitions.

Effect of pensions on wages.

10940. Now there is one very important point in the effect of all these schemes upon wages, and I do not find in your pamphlet any very definite statement in reply to that argument. You say as to the wages that there seems little reason to feel any lowering effect. But now all the weight of official evidence, of course, is that outdoor relief, or pension of any sort, does lower wages; and in Mr. Davy's evidence he gave a concrete case, which is rather a striking one, of an old lady who got a certain number of shillings a week for managing a *crèche*, and then an old pauper offers to do that duty for less, and the first woman is thrown out of employment. Well, of course, one could not take a single instance of that kind as warranting a general conclusion, but still it is a concrete case of what *d priori* is extra certain, that all these allowances do lower wages, and I do not find in your pamphlet anything in regard to it, except that there seems little reason to fear any lowering effect?—I should be happy to try to give reasons. The concrete example to which you have referred is to my mind convincing, in regard to allowances which everyone does not share. In that case it was a pauper who did receive 5*s.* a week, who could compete thus advantageously with some one else who did not, but if they all received 5*s.* a week all round, I do not say that it would have no effect, but it would evidently have an entirely different effect, and a very much less obnoxious effect.

Chairman.

10941. But in the case of competition of a person of 65 years of age receiving relief against a person of 63 years of age not receiving relief, surely the person of 65 years of age receiving relief would be able to take lower wages than the person of 63 years of age not receiving relief?—Yes.

10942. And that would be rather a large class?——

Lord Lingen.

10943. But what is your reason for thinking that an universal 5*s.* would not be included in the general rate of wages; that everybody would receive the wages that he was receiving before plus 5*s.*; what is your reason for that conclusion?—I do not come to that conclusion; I do not think that would be so; I think that it would not affect the adult wages. The instance that Lord Aberdare has put, comparing 63 with 65, I admit there on the border line it would have an effect. I do not say it would have no effect, the allowance of 5*s.*, but my point is that it would have very little effect. The effect in the wages of old people would be observable, I think, in such cases as caretaking places and work of that sort, but where they come into competition with men in their full force, I doubt if there would be any effect on the wages of those men, or any material effect on the wages of the old people.

Mr. Henley.

Strict Poor Law unions.

10944. You have got a paragraph in your book with regard to Bradfield and Brixworth. I only want to speak of Bradfield. "In each of these "unions the administration relied upon has been "at work about 20 years, and in each has been "subject to the overmastering influence of one "man; at Bradfield, of Mr. Bland-Garland "(whose recent death all must regret);" have you been down to Bradfield?—Yes.

10945. Did you ascertain that Mr. Bland-Garland was not the pioneer of this movement in Berkshire?—I did not know that; I did not ascertain that.

10946. I mention the fact because, since we last met, Mr. Goodlake, the chairman of the Faringdon Board of Guardians, who was pioneer of this movement, is dead, and he was the man who brought all this change into Berkshire?—I should like to say, too, that when I wrote this I was not personally acquainted, indeed I am not now personally acquainted, with Mr. Bury, the chairman of the Brixworth Guardians, who, I have no doubt, deserves mention and every credit just as much as Mr. Pell at Brixworth.

Effect on neighbouring unions.

10947. Well, then you go on to say, "In con- "sidering these results a question naturally "occurs: does poverty fly from the firm kind- "ness of model administration? Do the poor "leave such places as Brixworth and Bradfield, "and repair to places where a looser adminis- "tration prevails? Or does the amount of settle- "ment still required by law prevent all chance "of this? I am without evidence on this point." Why are you without evidence on that point?—I do not know where to get it, but I will say this at once, I do not think it has that effect, but I have no evidence, and I do not know how I am to get it.

10948. You can get the evidence from the census; there is no difficulty in ascertaining it. You say, "I am without evidence on this point," that is, as to the decrease or increase of the populations in the different unions?—No, as to the decrease or increase of the poor portion of the population.

10949. You say, "Do the poor leave such "parishes as Brixworth and Bradfield, and repair "to parishes where looser administration pre- "vails"?—Quite so.

10950. Well, this is a most important question, upon which we should be very glad to have your

Mr. Henley—continued.

opinion?—I believe they do not; but I would still submit that there is no evidence, because we have evidence as to the total population, but we have no special evidence as to the movements of the poor. I would willingly admit that I do not think that this accusation is true.

10951. You go on to say, "We cannot be sure "that if the policy were applied everywhere it "would be uniformly as successful as in these "model unions, and what we do know is that the "unions immediately surrounding them are, on "the whole, what is called 'badly administered,' "and apparently full of poverty." Then you give a table setting out the unions which you think are badly administered?—Each show that degree of evidence of bad administration which the percentage of paupers indicates. I know nothing personally of their administration.

10952. This great change, you say, took place about 20 years ago?—The commencement of it.

10953. It commenced in 1871, and the whole of the unions in Berkshire, if you look at this table, really shared in the decrease?—Yes.

10954. Therefore, it would hardly be safe to say that the unions immediately surrounding them are, on the whole, what is called "badly "administered and apparently full of poverty"?—I think there is a good deal left to be desired when the information ends 17 years ago. This is a comparison for five years, beginning in 1871 and ending in 1876; and, I suppose, it was on this evidence, perhaps, that the methods were carried out; but can you carry that on to now, to the present time?

10955. Yes. Perhaps you will look at Mr. Pell's return for that date, and if you turn to Faringdon you will see that Faringdon at that time was the pioneer of the movement, and was far below, both in paupers and expenditure, any other union in Berkshire?—That is 1874, is it not?

10956. Yes. I merely wanted to prove, if I could, that the other unions may not have advanced so quickly as Bradfield, but that they have from that time made substantial improvement in condition and pauperism; they have followed the example of Bradfield, but not so closely?—The gist of my argument here is that the example of Bradfield, and Brixworth, too, seems to have had no exceptional influence on their immediate neighbours, because if you compare the rate of pauperism of their immediate neighbours with the rate in the whole of England, it is larger, rather than less, than the common rate. I thought that their influence would be probably felt immediately in their neighbourhood, where the example was seen and understood; but it does not seem to have had any more effect there than it may have had elsewhere. At any rate the average results of the unions which surround these spots of light is not better than the average of all England; that is the gist of my argument.

10957. Taking the unions over the whole of England, there is one pauper to forty of the population, and in Berkshire, an agricultural county (with the exception of Reading), there is one in thirty-nine; do you think that is a bad figure for an agricultural district like Berkshire?—I am afraid I am going out of my depth in this. I believe what I stated here to be true, that there is no particular apparent influence in their own immediate neighbourhood of these striking examples.

10957*. Mr. Bland-Garland, of Bradfield, and Mr. Goodlake, of Faringdon, had two great principles upon which they administered relief. One was, they called upon the relatives of sufficient ability to support either the parents or the children, as the case might be. Do you agree with that in principle?—Certainly. Approves assistance of relatives,

10958. That the young should be called upon to support the old?—Certainly.

10959. And, secondly, that they reduced medical relief almost to nothing; do you agree with that?—Entirely.

10960. And, supposing that the old people got the 5*s.* a week, do you think that the children would continue to contribute?—Some would and some would not. We had evidence here from Mr. Steele, who thought that the children would give fully as much, or more fully, on the whole, if they were not legally obliged to do it. I do not know that I would go so far as that, but I think they would give considerably, and the relations between the parents and the children would be better. and thinks pensions would encourage it.

10961. Take an old couple who are getting 10*s.* a week; do you think their relatives would do anything for them?—Very likely not; not in the sense of money. Their kindnesses would take other forms.

Chairman.

10962. But, I suppose, children would be very apt to take in a parent for 5*s.* a week and support them in their own homes?—I am sure of that.

10963. And these cases are pretty frequent?—I think they would be very frequent. I think the relations between the parent and the child would usually be very much better; very much more healthy.

Mr. Henley.

10964. You think that the old lady who was living with her son would be on better terms with her daughter-in-law?—Yes; and there would be more dignity in the relation altogether.

10965. Would there be much difficulty, do you think, in ascertaining the ages of people under your scheme?—I think it is an absolute impossibility to ascertain them with accuracy. Ascertainment of age.

10966. This is what the Registrar General says about it in the Census of 1881: "A third "cause of inaccuracy in the age returns is the "tendency of old persons, when uncertain as "to their exact age, to exaggeration." Have you found that in your inquiries? "In con-"sequence of this tendency very little trust "should be put in the quinquennial or even "the decennial totals after 85; and it is safer "to make one single group in which all persons "of 85 years and upwards shall be included." But do you find great difficulty in ascertaining the age?—We have thought that we have got it better—we have been trying to do it in some

Mr. Henley—continued.

villages—that we got it much more accurately than the census, because those who did the work did not ask the people themselves, but we got it in conversation gradually.

10967. Do you find, speaking to labourers, that as a rule they know their ages?—I think they do not, and that is why I say that the age is a thing to be fixed, not a thing of proof, but that the superintendent registrar should, taking everything into consideration, seeing what the man remembered, and what he stated and what his neighbours stated, fix the age as fairly as he could; and I said in answer to Lord Lingen that I did not think the error would be in any one direction, as occasionally a man would be counted older than he was, and occasionally younger than he was; and if counted older than he was, I think usually he would be a more aged person for his years. There would be a kind of rough justice in that, and the effect of the errors, I think, would be entirely unimportant.

10968. Would it not cause a very great deal of lying; people scrambling for this money who were under 65?—Lying is a hard word; I have no doubt they would make the most of their age. In coming before the superintendent registrar a man would be tempted to make the most of his age. I would not wish to treat it very hardly from the moral point of view, but, on the other hand, the registrar would take all that into account.

Reasons of excess of ratio to population of rural over town aged.

10969. You have taken a great deal of trouble going into figures; can you explain to us why, at 65, there is such an enormous disproportion between people living in urban districts and people in rural districts: according to the Census of 1881 there were 28,042 people out of every million living in urban districts, and 42,922 living in rural districts; what is the cause of that disproportion; is it that people live till they are older in the country, or that they go into the country to die; or is there any other reason for it?—There are three reasons, I think; it is an extraordinary disproportion, and amazed me when I first learned it, and the first cause that one thinks of is that they live longer, as you have suggested, in the country; and I believe that to be true. And the second cause, which you have also mentioned, is that to a certain extent people retire to the country in their old age, as being a pleasanter and cheaper position to live in; and I believe that also to be true. But the third and more occult cause, which I did not perceive at first, is that these figures are all proportionate figures; that the figure you are dealing with adds up always to a million, or whatever the unit is; that consequently every addition to any one figure in that column involves a deduction from some other figure, so that every young man of 20 or 25, who leaves the country and goes to the town, has the same influence on those figures as the coming of an old man from the town to the country; and the whole modern movement in the towns has been of that character; the strength and tone and muscle of the country going at that age, at the age when they begin to earn good wages, from 20 to 25, into the towns, and it has that indirect result on the figures for the old, due to the fact that the figures are proportionate, and that the leaving of a young man from a village has the same effect upon the proportions of the old in the village that the coming of an old man into the village has. I believe that that is by far the greatest of the causes.

Mr. Henley—continued.

10969*. I see at the age of 20 the figures are reversed rather; they are 94,000 in every million living in the towns, against 79,000 living in the country?—That is exactly the point; you will find it at every age, at all the ages of efficiency; I believe you will find that to be so.

Proposed subsidy from rates.

10970. I understand you propose that four millions is to be paid out of the poor rates; would that be levied on population or rateable value; how do you propose that that money is to be levied?—I had not considered it; I suppose it would be levied in the way that it is now levied.

10971. Did you propose that it should be paid into a common fund at the Treasury, or in what way was it to be administered?—I am ashamed to say that I had not thought that out carefully, but I think it would be paid into a common fund.

Cost of indoor paupers.

10972. How did you arrive at the cost of the in-maintenance of paupers as to the saving?—I put it, roughly speaking, at 5*s*.

10973. How did you arrive at that?—I was told that that was so.

10974. You did not compare workhouse costs? No; I did not go into it particularly. Nothing in my argument depends materially upon it, but I did think, one with another, it was a fairly rough conclusion. I have heard since I have been sitting on this Commission that in some workhouses it is done for less, and I think in some workhouses they spend more; but I should be happy to have that information, if you would be kind enough to give it.

10975. I only wanted to know how you arrived at it, because old people cost a great deal more in workhouses than either children or persons in the middle of life; so it would not be fair to take the average cost in any workhouse?—No; my impression when I wrote first on this subject was that it cost more than 5*s*. to keep them, but I have not gone into that exactly.

10976. I do not think 5*s*. would cover it?—No; I do not think so.

Mr. Roundell.

Assistance by children.

10977. I understand you to be in favour of relatives helping to maintain, that is to say, of children helping to maintain their parents; I am not sure whether you accept in any way the view taken by the old people of the feeling of dependence if, for example, a mother lives in her son's house?—I do sympathise very much with it.

10978. Then having regard to the duty of parents to educate their children, may one not say that it ought to be the moral duty of the children to help their parents in old age correlatively?—I think it is.

10979. But still you do not disagree with the view, as I understand, which is taken by the old people themselves of this involving dependence?—That it is a happier state of things where the

Mr. Roundell—continued.

old people have something of their own, and are not entirely dependent upon their children.

Aged persons receiving relief at long intervals only.

10980. You were telling us about the number of old age paupers over 65; I am not sure what you consider to be the effect of taking into account those who have been paupers a year ago or two years ago; is it that you think that that would add much to the total number of old age paupers?—It would add immensely.

10981. Immensely?—It depends upon the definition of pauperism. If you define as a pauper at 65 any one who has ever received relief, you would have a much larger number of people than if you defined it as a person who has been in receipt of relief on a particular day or if you count for 12 months.

10982. I was wishing to take it, how far we could ascertain the number of persons of 65 years of age who are practically destitute without regard to whether they had been paupers before or not, because that of course is the question mainly before this Commission?—Those who are destitute are a smaller number than those who are relieved upon one day. That definition would largely reduce the numbers even from the one day count, because outdoor relief is largely given to people who are not destitute.

Number really destitute less than the paupers on a given day.

10983. And would that fit in with what you told us just now about the larger number of persons who though not paupers are *quasi* paupers, or rather I should say *quasi* destitute?—I do not think I used the word destitute.

10984. No, you did not?—There is an immense amount of poverty outside pauperism.

Extent of approval of strict Poor Law.

10985. Then you would not apply the Brixworth method generally?—I should wish to apply it certainly.

10986. But I understood you to say that you did not think that it was applicable generally, for reasons which you gave?—I do not think it is applicable in towns; and in the country its application depends upon the presence of conditions, especially as to the men who carry it out; which I fear cannot be attained by any official action, either legislation or administration.

10987. But if you say that about the country, having regard to the metropolitan unions, St. George's-in-the-East, and so on, do you think that the example of those unions cannot also extend to other metropolitan unions or town unions?—I think it could, but I do not think that they are particularly satisfactory.

Pensions would greatly reduce out-relief for aged.

10988. And, as I understand you, you consider that the only real guarantee for the entire abolition of outdoor relief, would be the pressure that would be exercised by a general system of pensions?—I should not wish to use the word "only," but I think it would have a great tendency in that direction. Nor would I wish to go so far as to say that it could possibly result in the entire abolition of outdoor relief. That would be going further than I should venture to say, but it would tend to make such administration as we have examples of, possibly general.

10989. I am only quoting from memory, but if I remember right, taking the statistics of pauperism 30 years ago and now, it has been reduced to about 50 per cent.—about one-half?—The reduction is almost entirely in the outdoor relief; the indoor relief is about the same percentage within a fraction; the reduction of outdoor relief has been very great indeed.

Mr. Roundell—continued.

10990. Is not a great fact like that of importance; has not that a tremendous bearing upon this question of what is possible in the time to come?—I think it has, but I should wish to add there, that those figures are for all ages, and we have no figures with regard to the old alone, and my belief is that if you had them for the old alone they would show a very different result.

In which no reduction is now proved.

10991. Then you quite agree that the evidence before the Commission is strong about the vast evils of the lax administration of the Poor Law?—Yes.

Power of saving of working classes practically limited by human nature.

10992. May I ask how far you agree with those witnesses, especially some lately, who have spoken about an unlimited power of saving by even the low-waged working classes; how far would you accept that view?—I would accept it entirely in this sense, that you find cases where people with exceedingly small earnings have been able to do it, proving that the amount of the earnings is not the point, but the character of the individual. On the other hand, when you ask whether it is possible, I think you must take in the usual ordinary facts of human nature. For instance, I think that the contention is perfectly true that almost all young men, before they marry, have an opportunity in their lives when they might save a very considerable sum, which, if used to the best advantage, would meet their difficulty in their old age, but we have to take young men as they are, and I think it would be impossible to arrive at that by any moral pressure or unless it was absolutely compelled, as Canon Blackley would have it. I do not think you could, in effect, get young men to do it, because it is the time of life when they naturally seek pleasure and spend their money.

10993. Then I will put it in this way, having regard to what I would call this unlimited power of saving on the one hand which is capable of indefinite expansion, and also the serious evils of lax administration of the Poor Law which are capable of indefinite contraction, is not the result of those two things to bring within a very narrow compass the number of those with whom we have to deal, that is to say the number of aged poor who are in a position of poverty at 65 through no fault of their own; does it not reduce them within a very narrow and limited compass?—The words indefinite and unlimited are rather philosophical than practical, because there are very clear limits, and you can very clearly define it within certain points. I think if I were to agree at once with your question it would seem as if I attached a different meaning than I do to the words indefinite and unlimited; it is quite true that it is not defined but it is within limits; within very close limits of human nature. But to go on to the sense of what you say, I agree that it is possible, trusting to the general improvement in the condition of the people if that be combined with a general strengthening of the principles upon which the Poor Law is administered, to bring the evil of old age pauperism within very small limits indeed, that is to say, I

Other methods not satisfactory for finally dealing with old age needs, and have as yet failed.

Mr. Roundell—continued.

think you can in effect force the public, either the relations or friends or the charitable public, to do the work instead of the State, by strict administration.

10994. As far as your investigations have gone or experience goes, would you be disposed to look with some degree of confidence to what can be done in the way of the charitable agencies about which we have had so much evidence as an element for further reducing the number of the aged poor of the character that I spoke of who have come into poverty through no fault of their own?—I should regard it as a very unsatisfactory final solution but a very valuable bridge. If the view is accepted that the best plan is to push the maintenance of the old upon those who are connected with them, either their children or their friends, their old employers, or who ever it may be; if that is to be the policy, and if the close restriction of out-door relief be followed in that direction then, I think, that you would succeed in accomplishing your object.

10995. Would you hesitate to trust to the progress, the general improvement which we have been told so much of in the condition of the working classes, of the poor, and to the other agencies, the improvement of friendly societies, what will be brought about by education, opportunities of thrift, the general moral influences; would you be disposed to trust practically to the operation of those general causes, or do you think that such a proposal as you make is still necessary?—I think it is eminently desirable.

Thinks that State aid is best, and would encourage self help.

10996. Which is desirable?—Such a proposition as I make is I think eminently desirable.

10997. Notwithstanding the other?—Yes. I do not think that the other at present touches the question very much beyond the fact that there is a circle of friends and so on to be drawn upon constantly more valuable, more responsible in that indirect way; but the numbers and the extent of the poverty of the old, I think, is at present almost a constant quantity. I do not think they have done anything to reduce it.

10998. Then how would you meet the case put before us by witnesses like Miss Octavia Hill and others who have rested so much upon the principle of self help, as against State help; if it is fair to ask you that question?—Quite. My impression is that self help would be stimulated by the proposal which I make. If I did not think so I should not make it. Miss Hill appears to me to confuse a proposal of this sort (which would legally entitle a person that had reached that age to this allowance, and which every one would get) with a system of out-relief, and, I think, they have nothing in common.

Being in no way out-relief.

10999. But if the problem is narrowed, as I understand you to agree to, within so limited a compass?—It might be narrowed. It has not been narrowed.

Thinks the expenditure desirable.

11000. Having regard to the enormous total of millions a year, would it be *tanti* to call for an expenditure of 20,000,000*l.*, or more millions a year to bring about this result?—I think the money would be well spent.

11001. My next question, I am afraid, is too general and vague to put; but I should like to ask you, might it not be better spent; if all these millions, 20,000,000*l.* a year or more, were at the disposal of the State, might they not be better spent than in the specific way of providing this pension?—I think not.

Mr. Roundell—continued.

11002. I believe the friendly societies, for whom Mr. Stockall will speak, are strongly opposed to any system of state pension?—They have, on the whole, certainly declared against any system of State pension.

Relation of friendly societies to the question.

11003. Then, having regard to the progress that these societies have been making, and may be expected to make, would it not be a strong thing to set up a system which would be so strongly opposed by that large body of men who are so well fitted to speak for the working classes?—I think it is a most serious point, but I do not think that they do represent, to any great extent, the class on whom this serious evil falls. They represent an exceedingly important body of public opinion, but not one particularly concerned with this question.

Mr. Stockall.

11004. With regard to the last answer that you have given to Mr. Roundell, do you consider the labourers of Norfolk to be of that class?—Oh, yes, I should.

11005. You are aware that they are the best insurers in friendly societies that we have, I suppose?—I did not know that.

11006. Such is the case; we have had it in evidence before this Commission?—Yes.

11007. I suppose you would say the same thing would generally apply to the agricultural labourers throughout the country?—Yes.

Thinks few persons would decline to apply for pension.

11008. With regard to your scheme and its administration you use the words, "The claim-"ant would personally appear before the super-"intendent registrar;" would it be necessary that all who received the pension should make the claim in that way?—In the first instance, to make their claim, not receive the pension; to make their claim, yes.

11009. Those not appearing before the registrar to make that claim would not then receive the pension?—If you mean that there might not be exceptions, a person was so feeble that he could not go. I did not mean, of course, to have a law so rigid as that; is that your point?

11010. No. My point is that there would be by the process which you laid down a number that would not apply at all to this registrar, and it would create a division of the classes and the masses, to use a popular phrase?—Why should there be any one who did not apply? who would not apply?

11011. I believe a great number would not apply for it, and it would create a distinction as between, as I say, the classes and the masses?—If that is the case, it would be a serious blot, but I cannot conceive that anyone would refuse to receive an annuity of that sort.

11012. Well, we will take the case of a nobleman in receipt of his 20,000*l.* a year or his 100,000*l.* a year?—There is not a very large number of them, even if they did not. I fancy they would take that trouble.

Mr. Stockall—continued.

11013. We will take the man with 1,000*l.* a year?—I am sure he would; I am sure I should. I believe that all ordinary people, if they received what in effect would be a legacy of that amount would take the personal trouble to claim it.

11014. Should it prove to be a fact that a certain number would not take it because it would be lowering them to the position of publicly-supported labourers and those who would be otherwise paupers, would that cause you to alter your ideas with regard to the advantage of your scheme?—It would affect them certainly.

11015. I find in another paragraph in your paper these words, "It must, however, be admitted that a provision for old age obtained "compulsorily under the law, and paid for out "of taxation, would carry with it none of that "moral benefit which would attend the winning of "a pension by direct personal sacrifice"?—That is so.

Does not think scheme would injure friendly societies, whose old age provision is mainly indirect.

11016. Would you press your views if you were assured by the great friendly societies that the moral benefit mentioned in that paragraph would be endangered in many who now provide for themselves by subscribing to friendly societies?—I should wish to argue the question. I believe I could prove, at any rate I feel satisfied after thinking it over, that were everyone allowed this small annuity, the motives for thrift would remain undiminished, and that though the particular directions in which thrift went might be slightly affected, the amount of thrift would not be affected, and I know that at present the friendly societies are not doing a large business in this particular direction; in fact, we have had a great deal of evidence to show that it is not a provision which is tempting to anyone, the provision for their old age by pension; therefore I do not think that the State doing that for the people at large would at all reduce the present business of the friendly societies, and I am inclined to think that the business of the friendly societies would tend rather to increase than to diminish.

11017. I suppose you know that the friendly societies in a great measure do not provide for this especial benefit of old age pensions, because the members obtain by other means in their societies sufficient to maintain them in their old age?—I did not know that that was so; I do know that they do not provide it, but I did not know that they did so because old age was otherwise provided for.

11018. I did not mean to imply that friendly societies directly provide for it, but they do by indirect means?—Yes. but your point was that they did not do it directly, because it was indirectly provided for. I thought the main business of the friendly societies was that of sickness, and the point at which friendly societies come in is that sickness in old age is very liberally construed by them, so that it very often amounts to the sickness of old age.

Mr. Stockall—continued.

11019. You are aware that a vast amount is paid in actual superannuation and called such by the societies; in many societies, though not called superannuation benefit, it amounts to the same, and is paid in the form of sickness pay?—I did not know that it was called superannuation; at any rate, I do know large sums are so paid.

Mr. Arch.

11020. I think you told the Commission that the reason why working classes did not make a larger provision for old age was that they were not highly paid?—Yes.

Working classes now mainly keep off rates in age if wages allow.

11021. Is it your experience that where they are highly paid, we may say well paid, they as a rule make provision for old age?—I do not think they do make direct provision for old age, but I think that comparatively very few of their numbers come upon the rates compared to those who have had smaller wages, and assuming that the question of character remains much the same, which is perhaps too large an assumption, but to the extent that the character of people earning low wages is similar to that of those earning high wages, that fact, if it is a fact, would seem to show that those who have high wages do manage to provide for themselves on the whole in old age.

11022. Are you aware that during the last 20 years in a great many of our rural districts, although wages are low, a very large number of agricultural labourers have joined the Foresters and Odd Fellows and other kindred societies to make provision for themselves?—I knew a good many had.

11023. I think, as far as my experience has gone, you will agree with me that there has been during the last 20 years a very large and increasing desire on the part of the working-men in our own villages to keep off the parish and the rates; the young men, I believe, the young careful thoughtful men?—The tendency has, no doubt, been towards improvement in all these things, and it is shown by a general reduction in pauperism. It is, no doubt, mainly due to the improvement of industrial conditions altogether, and I hope the improvement in character has been a large part of that.

11024. Did I understand you to say that old women would rather be supported and remain at home with their children than be put into the workhouse?—I do think that very strongly.

Aged women prefer to live with children at public cost.

11025. You think so?—Yes.

Adjourned till To-morrow at noon.

THIRTIETH DAY.

Tuesday, 13th June 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. J. CHAMBERLAIN, M.P.
Mr. J. J. HENLEY, C.B.
Mr. ALBERT PELL.
Mr. JAMES STUART, M.P.
Mr. C. S. ROUNDELL, M.P.
Mr. C. S. LOCH.
Mr. JOSEPH ARCH, M.P.
Mr. CHARLES BOOTH.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

Mr. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

Mr. BRABROOK.

MR. EDWARD WILLIAM BRABROOK, Chief Registrar of Friendly Societies; and MR. WILLIAM SUTTON, Actuary to the Registry of Friendly Societies, Central Office; called in, and Examined.

Chairman.

11026. Mr. Brabrook, you are Chief Registrar of the Friendly Societies?—I am.

11027. How long have you held that post?—Since 1891.

11028. Could you, for the convenience of the Commission, state with some approach to accuracy, the funds belonging to the various friendly and other societies, under your charge?—The funds of friendly societies amount to 23,700,421*l.*

Amount of funds in possession of friendly societies, banks, building societies, &c.

11029. I see that in your evidence before the Royal Commission on Labour you stated that the aggregate according to the last report was 218,374,000*l.*?—That aggregate consists not only of friendly societies, but of deposits in savings banks and industrial and provident societies and building societies, and the other bodies of all kinds with which my office has to deal.

11030. Do you consider that those are *bonâ fide* investments and worth the sum which they represent?—The figure is the aggregate of the returns made by the various classes of societies, and of course rests entirely upon the accuracy of those returns.

11031. Some of them, I suppose, are thoroughly to be depended upon?—Some of them, undoubtedly.

11032. Others would require confirmation?—We have no means of investigating the accuracy of the returns sent to us.

Chairman—continued.

Mr. BRABROOK.

Numbers in the registered friendly societies.

11033. Could you state the number of persons belonging to the various friendly societies?—The Ancient Order of Foresters had last year 830,720 of all kinds; the Ancient Order of Oddfellows, Manchester Unity, had 769,503 contributing members. The total numbers of members of all the branches of affiliated orders registered as such, and making returns, was 1,727,809.

11034-8. And does that number cover all these smaller friendly societies, that are formed all over the country in rural districts and elsewhere? There is a still larger number (2,133,710) of members of other friendly societies not registered as branches of any of the affiliated orders. There are, besides that, 3,318,942. members of the collecting societies which exist merely for the purpose of providing burial money, and consist very largely of infants under age, and there are, in addition to those, the unknown numbers who belong to unregistered friendly societies.

11039. Do you form any sort of opinion as to the number of those that you have last mentioned?—When the Royal Commission on Friendly Societies sat in the years 1872 to 1874 it estimated that the extent of the unregistered societies was as large as that of the registered societies; and I think there is good reason to suggest that no change, at any rate in the direction of greater proportion of registry to non-

Chairman—continued.

Mr. BRABROOK.

registry has taken place since that time. The law clerk of my office went down a few days ago on an expedition into Norfolk to look after some societies which had made default in making returns and sending the valuations prescribed by law, and he found in the villages through which he had to pass that there was a considerable number of unregistered societies, and he found in many cases that old registered societies which had existed for nearly a century, which were established a century or more ago, had been dissolved and their places taken by unregistered societies; so that I think it is beyond a doubt that the sphere of unregistered societies is exceedingly large.

Number in unregistered societies not known.

11040. The aggregate of those figures of registered societies would be about 7,000,000?—It would be so, subject, of course, to all the allowances which are necessary to be made for membership of more than one society, and for the various assumptions which it has been necessary to make in getting at the general total.

11041. Is that for England and Wales alone?—That would be for England and Wales alone.

11042. Did that sum of 218,000,000*l.* apply to England and Wales alone, or did it include to some extent the savings of Ireland and Scotland?—It included to some extent the savings of Ireland and Scotland, and I was requested by the Commission to endeavour to get the particulars for each of the three countries. I have endeavoured to do so; at present they are not quite complete as far as regards Scotland, but the rest I have obtained separately.

11043. Can you form any notion what the extent of the addition to that sum of 218,000,000*l.* would be?—Caused by the inclusion of Ireland and Scotland.

11044. All those parts of Ireland and Scotland which were not included in that number?—It would not be large. I do not think it would add more than 20,000,000*l.* to the total.

11045. You have no figures, I am afraid, showing the gradual increase of the number of members of even those societies that are registered?—No.

Numbers in friendly societies increasing,

11046. From your general knowledge of them would you venture to say that they were increasing or decreasing?—I think there can be no doubt that the more active bodies are increasing very considerably.

11047. Can you say that the tendency to increase was greatest in the sounder societies?—I find a difficulty in accepting the use of the word "sound," because we have no means of applying tests of soundness except by stating the valuations of each society in detail.

especially in the better societies.

11048. Using the word in the sense in which it is generally understood by the managers of these societies, which is a qualified sense I think?—I think the better societies are at the same time the more active; I think we may fairly go that length.

11049. Has, in your experience, the great number of failures of certain societies, with which

Chairman—continued.

Mr. BRABROOK.

all of us, I suppose, must be familiar, had any effect in extending the action of the larger and sounder societies?—I think it has; yes.

Return of paupers who have ceased to be members of friendly societies.

11050. You have seen a return dated "the "Local Government Board, 23rd July 1891"; of the paupers of the workhouses of England and Wales on the 31st of March 1891, who having been members of a benefit society, had then from any cause ceased to be members. You have, I think, some observations to make upon that return?—I think, my Lord, that that return is one which may be used for very misleading purposes; and I should like, first of all, to state what the return actually purports; it is in regard to the relation of paupers to friendly societies; and then to point out some reasons why I think the return even so interpreted is not trustworthy. The return amounts to this: that for every 10,000 persons who are now members of registered friendly societies there would be, if the return were trustworthy, 26 indoor paupers who were formerly members either of registered or unregistered friendly societies who have ceased to be so, and 12 whose societies had broken up, making together 38. But the points in respect to which it appears to me that that return is not trustworthy are mainly these: that it is not a return which you get from any records existing in any public office or anything of the kind, but is a return obtained by inquiry through the officials of the workhouses from the paupers themselves.

Misleading,

because it depends on the unsupported statements of paupers;

11051. That is, that a Department applies to the officials, and the officials apply to the paupers?—Precisely; and that, therefore, the return has all the weakness which the observations of a scientific man upon a savage race have; that he goes and asks questions of the savages and they tell him; they say "yes" without hesitation, or they tell him exactly what they think it is agreeable to him to know; and I think myself that the answers of these paupers to the question, "Did you ever belong to a friendly society?" are very little more trustworthy than such answers as would be given in the case I have supposed. The friendly society to which the pauper may have belonged—assuming him really to have belonged to any at all—may have had a practice of annually dividing its funds; it may have been an unregistered body altogether; it may have been one which did not pretend or affect in any way, to provide for old age, but provided only for casual and temporary sickness; and for all these reasons it would be unfair to lump all together the answers of the paupers, and compare them with the actual number of registered and subsisting friendly societies and their members. Then, again, suppose the society is one which has broken up—as in the case in the 12 per 10,000 I mentioned just now—the pauper is not asked in what circumstances it broke up; whether it broke up, as a considerable number of societies do, rather from having more money than it wanted than having less money than it wanted; whether it divided a round sum of money among the members on the occasion of the breaking up, or anything of the kind. But the impression is given that, in every case where a pauper has belonged to a society which has

does not state what kind of friendly society;

nor why it broke up.

Chairman—continued.

Mr. BRABROOK.

broken up, his pauperism is in some sort of way a consequence of the society having broken up. It is not an assumption which it is fair or just to make against the friendly societies in any but a very small proportion of the cases; and, therefore, I think that the return, used, as it usually is, to point the moral of failure of friendly societies to fulfil their duties to their members, is misused. And I should like to mention, if the Commission will forgive me for doing so, a circumstance which struck me as very curious in regard to that. I had the honour a short time ago of being invited to address the Association of Poor Law Chaplains at Guy's Hospital on this very question; and I put it to them, as persons who were very much better informed than I was on the question, whether it was within their experience that persons who had been members of friendly societies often became paupers; and there was a very fairly attended meeting and a very lively discussion, and in the course of the discussion several of the Poor Law chaplains expressed in the strongest possible terms, much stronger terms than I should have used, their conviction that a member of a friendly society never became a pauper; that the persons who became paupers in their old age were, speaking generally, persons who had never done honest work to any extent to speak of, and who had never so far devoted themselves to thrift as to become members of any friendly society of any sort whatever. I quote the remarks of those chaplains, whom I certainly did not expect to approach the question from that point of view, not as my own, but as much stronger than any that I should have ventured to use.

Members of friendly societies very rarely become paupers.

11052. The statement of those chaplains is a good deal in accordance with what we have had here, although perhaps still more strongly expressed. What we have heard here generally has been that there are occasionally members of friendly societies, but that they are extremely rare; and that also that there is a certain number receiving outdoor relief when certain allowance is made with reference to the payment they are receiving from friendly societies. But I suppose the reason why friendly societies which do not provide for old age, yet have the honour of having members who do not become paupers, is that members of these friendly meeting altogether with all the best of their workmen, discussing their future interests, and so forth, somehow or other do provide against old age; they are not a class of men who would, if I may venture to say so, submit to become paupers?—I think that the explanation which your Lordship has given is one which applies to a very great number of cases; that it is undoubtedly most usual with friendly societies to provide for sickness during the whole course of life, and that, although that is a method which I think my friend Mr. Sutton will not approve of, the practical working of it comes to be this, that if a person in advanced years is unable to work, there is a strong probability that there will be a sufficient degree of illness connected with his inability to work from old age to justify his conscience in claiming, and to satisfy the benevolent instincts of the members of his society in granting to him sick relief, although possibly the terms and conditions upon which he entered upon such membership of the society would, if they were strictly construed, not entitle him to seek relief in those cases.

Chairman—continued.

Mr. BRABROOK.

Sick pay given to members who are merely suffering from old age.

11053. My question would go even further; I would suppose that a person who had taken an interest in the affairs of his society, who by that very fact had looked forward to the future and its perils, would have supplied himself even outside the limits of the friendly society, with some security against pauperism in old age?—I think there can be no possible doubt that that is the explanation of the circumstance that members of friendly societies very rarely do become paupers. The man who practises providence in one direction, and becomes a member of a friendly society, is not an improvident man in any other sense of the word, and he looks forward to old age, as well as to sickness, and endeavours to provide against it by opportunities independently of his membership of the friendly society.

11054. Now, we will come back to the figures you have just been impugning. I read, in the evidence, I think, of the Select Committee of the House of Commons that sat upon National Provident Insurance, a statement by a representative, I think, of the Order of Foresters, that they lost on an average 3 per cent. annually of their members from non-payments. Well, now, 3 per cent. upon 800,000 members forms a considerable number, and would it not, therefore, appear not improbable that these same man, who had retired rather than exercise the self-denial shown in paying their annual subscriptions, become paupers in process of time, and would be able to say that they had belonged to a friendly society. It leaves a very considerable number of persons in that position?—The number of secessions is more than made up by the number of new admissions.

Members who lapse from non-payment of subscription.

11055. But I mean so far as regards those persons who secede they have shown already in most cases proofs of weakness of character, and are they not the very sort of people who get into the workhouse, and who, therefore, would be able to say that they had belonged to a society once, and be included in this return?—I think that exceedingly probable, but I am not able to speak from any knowledge upon that point.

They possibly do come on the rates.

11056. It seems to have struck you that the proportion of 26 to every 10,000 was a large one, and one which to some extent threw a stigma upon these societies. Upon me, I am bound to say, it produced rather a contrary effect; but I daresay you have got very good reasons for your opinion?—I rather intended it to show that even taking the return upon its own showing the proportion was not large, and even from that very small proportion there must be very material deductions made.

11057. You are prepared, I think, to give some negative evidence on the part of one of the great societies upon this subject?—I thought it would interest the Commission to observe a return which has lately been issued by the Ancient Order of Foresters, which struck me very much on account of the very large number of persons of extreme old age who appeared to belong to that order. They published in their

Return of the Ancient Order of Foresters showing age of members.

Chairman—continued.

Mr. BRABROOK.

quarterly report for last January the returns of the ages of 516,000 of their members, and of the age of 75 and upwards there are 2,329; of the age of 85 and upwards there are 403; and there are as many as 97 members of the great age of 95 and upwards, one of them going up to 99.

11058. Would all these persons be entitled to receive some relief in the case of sickness?—The return, as I understand it, is one of the effective members of the society who are not paupers, and who are entitled to the full benefits of the society in time of sickness.

11059. Did you give the name of the society?—The Ancient Order of Foresters.

Mr. Roundell.

11060. Does it give the numbers at age 60 and 65?—Yes, I have that, also the total number from 65 to 99 which is 13,654.

Return of the ages of 516,305 members of the Ancient Order of Foresters on the 31st December 1891:—

Age.	Number.	Age.	Number.	Age.	Number.
16	1,292	42	10,811	65	2,048
17	2,597	43	10,150	66	1,850
18	8,220	44	10,016	67	1,532
19	10,453	45	9,547	68	1,328
20	13,058	46	9,446	69	1,059
21	14,564	47	9,033	70	977
22	14,831	48	8,672	71	843
23	15,637	49	8,193	72	689
24	16,405	50	7,815	73	545
25	16,961	51	7,618	74	454
26	17,036	52	6,934	75	365
27	17,030	53	6,292	76	869
28	16,970	54	6,045	77	264
29	16,686	55	5,664	78	226
30	16,579	56	5,055	79	143
31	16,464	57	4,612	80	161
32	15,530	58	4,348	81	121
33	15,212	59	4,082	82	120
34	15,131	60	3,818	83	87
35	14,851	61	3,636	84	70
36	13,982	62	2,975	85	54
37	13,281	63	2,635	86	42
38	12,909	64	2,390	87	33
39	12,597			88	46
40	12,579			89	24
41	12,009	Total from 16 to 64	502,651	90	34
				91	17
				92	22
				93	18
				94	16
				95	22
				96	22
				97	28
				98	24
				99	1
				Total from 65 to 99	13,654

Mr. Roundell—continued.

Mr. BRABROOK.

The following is an abridgement of the foregoing Table, showing the proportions at each decennial group for each 1,000 members:—

Ages.	Number to every 1,000 Members.
16—24	188
25—34	317
35—44	239
45—54	154
55—64	76
65—74	22
75—99	4
Total	1,000

Chairman.

11061. Then do you suppose that all the members who survive the age of 65, and do not themselves retire, continue members, who may receive the advantages?—Until the end of life; that is the existing rule of that society.

Mr. Roundell.

11062. Could we have, if it is known, how many of those aged members are continuing to receive sick pay?——

Chairman.

11603. I understand that they are all of them capable of receiving sick pay; that there is nothing to prevent them receiving sick pay in case they are sick?—That is so, but not that they are in actual receipt of it. That is a question which perhaps the secretary of the order will be able to answer. I have no information myself on that point.

11064. In these cases, does infirmity, arising from old age, reckon as sickness?—In strictness, according to the rules of the society, it should not do so; but that you see in every case is a question of interpretation of the rules.

Old age, according to the rules, should not count as sickness.

11065. May I ask whether this large and liberal interpretation of their own rules has in any way affected the stability of this great society?—I should prefer to leave that question to be answered by Mr. Sutton. I should say certainly that it does so.

11066. Mr. Sutton is there, perhaps Mr. Sutton will answer now?—(*Mr. Sutton.*) The question of how to deal with members of friendly societies who have attained the advanced ages of 60 and 65 and upwards, is one of the most difficult questions connected with friendly societies. I have with me here a return, which I propose to read to the Commission presently, indicating, as regards a period of 10 years, the proportion of members at each age who were stated to be in receipt of what you may call permanent sick pay, which no doubt in a majority of cases would include what the Commission are now considering, that is, incapacity to earn wages.

Mr. SUTTON.

11067. These facts you want to bring out in greater detail rather later?—I have them here.

Mr. Roundell.

Mr. BRABROOK.

11068. May I just ask this question. Is it not the fact that in the Friendly Societies Act old age is defined to be any age over 50?—(*Mr. Brabrook.*) That is so.

Chairman.

11069. Perhaps you would be good enough to tell us what special provision has been made by friendly societies against aged pauperism?—There are a number of societies in various parts of the country, which we call for convenience the county societies, which are largely patronised by gentlemen residing in the various villages of the county, in which there is an express provision for the purchase of deferred annuities by the members, and a provision that there shall be separate funds to answer those deferred annuities. Those are as a rule established on strict actuarial principles, and no doubt, speaking generally, they are perfectly competent to fulfil their engagements to their members, because the obligation that they enter upon is to receive their contributions to keep them safely, and to convert them into an annuity when the age arrives at which the member who is contracted with desires to receive an annuity. Several of these are very prosperous, but I am bound to admit that the number of members who avail themselves of that provision for a deferred annuity is never in any case very large. They therefore cover very little of the ground which would have to be covered if friendly societies in general provided for old age by means of the insurance for deferred annuities.

County societies, patronised by gentry, offer deferred annuities.

Deferred annuities rarely taken advantage of.

11070. In those cases there is a separate payment made for insurance against old age simply?—In nearly every case it would be so.

11071. Several cases either have been mentioned, or will be mentioned, before this Commission, of these societies, which, so far as I recollect, provide against old age as well as against sickness. There was one which Lord Leigh sent us of a neighbouring society in Warwickshire; we have had a paper put in by Lord Methuen of the Wiltshire Friendly Society; and we hope to have in a few days the evidence of a gentleman who has taken a great interest in a Dunmow friendly society, which must be purely agricultural. Have you any facts with respect to either of these societies?—I have brought with me a summary of the returns relating to friendly societies in certain selected counties. The question is such a large one that it was impossible to provide returns going over the whole ground, even of England and Wales; but I have here returns relating to Bedfordshire, Berkshire, Buckinghamshire, Dorset, Durham, Essex, Gloucester, Hampshire, one from Kent, Norfolk, Nottingham, Wiltshire, Carmarthenshire, Carnarvonshire, and Montgomeryshire, which give in each case the number of societies which, according to their returns, say that they make no provision whatever for old age, and the number of societies which make some provision of some sort, with the nature of the provision that they make stated briefly and the number of members, and the amount of funds of each society, in each case. I do not know whether I can at all briefly lay before the Commission the general results of these, or whether it would be better to hand the papers in for the information of the Commission. They contain in one or two cases the balance sheets of societies which transact this kind of business which might interest members of the Commission. I may state, perhaps, the general results of the whole returns in these selected counties. The total number of those societies which make no provision is 543; and I should say that in that figure the juvenile societies are not included. These are the general societies which have to deal with workmen generally; and of those societies 543 say that they have made no provision, and 153 make some provision of some kind or other. Of these 153 the number of members is 52,877, and the amount of funds 552,488*l.* The details of those figures are contained in these returns before me.

Chairman—continued.

Mr. BRABROOK.

Number of societies making no provision, and number making some provision for old age.

11072. Can you state whether the subscriptions which entitle a member to the benefit arising from his claim for an old age pension are considerably larger than those given for insurance against sickness only?—Considerably larger.

11073. Can you state to what extent?—I may mention, perhaps, an experiment just now being carried on in the Manchester Unity of Oddfellows, by which the contributions for sick pay continuing during the whole of life are being converted at the option of the members into contributions for sick pay ceasing at 65, and into contributions for a deferred annuity commencing after that age. In the late report which is published by the Manchester Unity, there are some calculations by Mr. Reuben Watson, their actuary, in which he points out what is the extra payment that would have to be made, and in some cases it is a considerable addition to the present contributions. Usually, I think, it amounts, Mr. Stockall, a member of the Commission will be able to correct me if I am wrong, but usually it amounts to nearly doubling the existing contributions, and in some cases it amounts to more.

Subscription for old-age pension, double subscription for sickness only.

Mr. Booth.

11074. May I ask what amount of old age provision is considered in the calculations which result in doubling the contributions?—I think the intention is 5*s.* a week.

Chairman.

11075. Could you state what was the ordinary weekly or monthly subscription where old age was included?—Among these specimens which Mr. Reuben Watson prepared, there was one case in which the existing contribution of 2*s.* per month would be altered to 3*s.* 0½*d.*; another case in which the existing contribution of 1*s.* 10*d.* would be increased to 3*s.* 1½*d.*; another in which the existing contribution of 1*s.* 9*d.* would be made 4*s.* 4½*d.*; and, finally, one in which 1*s.* 11*d.* would be made into 6*s.* 4½*d.* This is at pages 51-54 of the proceedings at the recent Annual Moveable Committee of the Independent Order of Oddfellows Manchester Unity.

Amount.

11076. Of these 153 societies that provide

Chairman—continued.

Mr. Brabrook.

against old age as well as sickness in various counties of England, they are only samples, I take it; they do not cover the whole ground? Are they largely among the agricultural population?—Several of the counties I have selected as being agricultural counties, Norfolk and Wiltshire, for instance.

11077. I mentioned about Dunmow, in Essex, as to which we are about to hear evidence. I should be glad, and I am sure we should all be glad, to have any statement you may make as to the exact position of that society before we hear the evidence?—The Dunmow Friendly Society insures an annuity after 65 years of age. It has 992 members, and 38,801*l.* funds; the amount of annuities which it paid during the year 1891 was 1,738*l.*

The Dunmow Friendly Society.

11078. Does your note state how long that society has been in existence, I am informed that it has been 60 years in existence?—I should have said about 50 years judging from the register number of the society.

11079. Is there a considerable number of similar societies scattered over the rest of the country?—There is a considerable number; I should say not more than a hundred, certainly.

11080. And are they generally founded on a good solid basis?—Speaking generally, I should say that they are. It has been in the Friendly Societies Act now for many years an express provision that no society shall insure a certain annuity, or certain superannuation, unless the tables of contribution for that kind of insurance have first been certified by a qualified actuary, and most of the societies of the class to which they refer will have come under that provision: and those which were established before that provision was law would still, no doubt, have obtained the certificate of a qualified actuary to their tables before adopting them.

Tables of contribution for deferred annuities must be certified by a qualified actuary.

Lord Lingen.

11081. In Berkshire have you got a return for Upton Murvick?—No, the only societies in Berkshire which I have noted there are one at Abingdon, one at Beenham, one at Pangbourne, two at Wallingford, and one at Yattenden.

Chairman.

11082. There was one with which I was supplied—I cannot lay my hand upon it—in which Lord Leigh took great interest in his neighbourhood at Kenilworth, which provided for old age, and which had been established for a considerable number of years; and Warwickshire is one of the counties?—No, unfortunately Warwickshire is not one of the counties which I have with me. I shall be very glad to supply the valuations of the societies to which your Lordship has referred.

11083. Do you wish to add anything to your evidence on this part of the subject; for instance, as to trade unions?—I should mention that it is a very usual provision in the rules of trade unions, that they will provide for their members a superannuation allowance; but, at the same time, it is very unusual in the rules of trade unions that the contributions for that allowance should be made separate, or that they should be

Most trades unions give an old-age allowance; always, however, paid out of general funds.

Chairman—continued.

Mr. Brabrook.

estimated beforehand by an actuary; and that, therefore, the fulfilment of the contract of a trade union with its members to provide a superannuation allowance will depend in the long run very much upon their being able to raise sufficient funds by means of levies to be able to do so. I should desire to say that so far as my knowledge of the question goes, the trade unions have up to this time honourably fulfilled every agreement with their members, and that they do provide superannuation allowance for their members, after they become chargeable to the fund; those, I mean to say, who have these superannuation funds do so; but whether they will be always able to do so depends upon the extent to which they will be able to make up, what I must venture to call, the inherent unsoundness of their principles of action, by future levies upon their members in the event of large numbers of them becoming old at the same time, and claiming accordingly upon the funds.

11084. You have stated, now, what provision has been made, directly or indirectly, to provide against old age; could you suggest any further provision of a similar character?—I confess that, as I said to the Royal Commission on Labour, I do not think that as yet the capabilities of the members of friendly societies to apply a portion of their income towards providing for their own old age, have been exhausted; and although comments have been made upon what I there said to the effect that I was speaking without real knowledge of the condition of the poor, I am not disposed to depart from that position. At the same time, I do not think that the insurance of a cut-and-dried deferred annuity of 5*s.* from the age of 65 for the rest of life is exactly what the working man wants. I think what he does want is an annuity commencing at such time as he finds himself unable to work through old age, and in many trades and occupations that time will come considerably before 65 years of age; and that, therefore, if a provision for old age is to be successfully carried through by means of friendly societies it must be of such an elastic character that a man may be able to receive instead of his fixed pension of 5*s.*, or whatever you like to call it, at the age of 65, a smaller pension at an earlier age, or that he may postpone the receipt of it, and take a larger pension at a later age. Some such arrangement as that, I think, would make deferred annuities more generally acceptable to the working classes; because I think we must all admit that at the present moment deferred annuities are not acceptable to the working classes; it is exceedingly difficult to induce them to insure for them; and I think also that it should be accompanied with a provision that there should be no forfeiture in any event. I believe one great cause of the unpopularity of deferred annuities is this: that the man reflects that he is paying away money which is absolutely lost to him except in a long future and contingent event; that, if he saw a chance of his money coming back to him in some way, or to his representatives if he should not live to enter upon this annuity, he would more

Fixed age of 65 for pension inadvisable.

Unpopularity of deferred annuities.

Owing to the money being lost if insurer dies before 65.

Chairman—continued.

Mr. BRABROOK.

willingly set aside the sums which would be necessary to purchase it. Of course, my friend, Mr. Sutton, will tell me there is no way in which you can "eat your cake and have it too;" that if you require a contingent assurance to be converted into a certainty, you must pay accordingly, and that the annuity which will be granted for a given contribution will be very small, and that the contribution which will be required for a given annuity will be very large if the element of forfeiture is not to come into it. But practically, of course, leaving out the element of forfeiture makes it merely a matter of saving; and the member might just as well put his money in the savings bank, or invest it in any other way, for himself as give it to his society to do. But I think the difficulties in the way of inducing the working man to sink his money on a long-distant contingency are so great that it is only in the direction that I have suggested that you may expect to attempt to do it.

11085. In the evidence we have hitherto received the general tendency has been, I will not say to prove, but to suggest, that the working man will only subscribe to a deferred annuity when it is connected with a society which provides for intermediate illness and so on, accidents and so on. Do you think that, with that elasticity into it which you have suggested, and the larger range that that assistance would take, that deferred annuities would become largely popular among the working classes?—I think it is the most hopeful look-out in that view. I do not feel competent to say more than that. But I think that the removing from the contract the element of fixity at one end and the element of forfeiture at the other, would greatly assist in making it popular if deferred annuities can be organised in that way.

Subscription must be larger if the money is returnable.

11086. I suppose you will admit that Mr. Sutton is right when he says that if you remit the element of forfeiture your subscriptions would be larger?—Undoubtedly that must be so.

11087. But do you think the general tendency of increase of wages and decrease in the price of food, and so forth, and also a growing sense of dignity among the working people themselves, that that effort is likely to be made?—And I think, moreover, speaking generally, if the working classes are steady at work there is a margin out of which they could be induced to make such provision, if the circumstances in which the assurance were offered to them were such as to make it more agreeable to their wishes.

11088. You wish to say something, I think, as to the State care of funds, which I assume to mean not so much a provision of funds by the State as the additional security given by the State as the caretaker of the money?—I think, when you are dealing with a contract which is to be fulfilled 50 years hence, it is a very important matter that the absolute security of the funds should be assured, and I think that the only direction in which State aid can usefully be given to these societies is by the offer of the security of the State keeping all their funds; and if that be so it would then be an essential

The State should guarantee the security of these funds.

Chairman—continued.

Mr. BRABROOK.

part of the offer that the State should say, "We "will keep your funds under such circumstances "that you shall be able to fulfil these long-dis-"tant contracts;" and therefore it would have to be necessary that the State should guarantee during the whole continuance of the contracts the same rate of interest which is paid at the beginning, and that we should be independent of any reduction in the interest which may from time to time take place as affecting the public creditor generally; that there should therefore be a certain fixity in the interest independent of the interest paid to the public creditor; and, so far, that friendly societies should have a preferential claim to interest over that of the ordinary public creditor, if such a contract were entered into.

And the continuance of the same rate of interest.

11089. Would the State run any risk of loss by such an arrangement?—It would run the risk that it would be paying for its debts to the friendly societies a larger interest than that which it ought to pay in the market for its debts to the public creditor; but that appears to me a necessary condition of a contract which the State enters into in an act which is not executable until half a century hence.

11090. Is there anything else that you would like to add to what you have stated?—Nothing else occurs to me.

11091. Mr. Sutton, would you like to take the opportunity of making your own statement as to the experience of societies as to payments after the age of 65?—(*Mr. Sutton.*) As I understand your Lordship, you would like me to give the Commission these figures.

Mr. SUTTON.

11092. What I understood from you is that you had prepared a statement; I do not know whether it is a sort of statement that can with advantage be read out, or is it one of those statements which are put in for the purpose of being studied?—I can give you the broad outlines of it, and then put it in afterwards.

11093. That would be the best way, I think?—Then, briefly, it is this: that in connection with the preparation of tables that I have been engaged in at the Friendly Societies' office, I have taken out some of the unadjusted facts which, in my opinion, seem to bear upon this question of permanent sickness, or, in other words, you might take it, I think, for our purpose, as incapacity to earn wages. The figures are in no way adjusted, and I may tell the Commission that in taking them out I have been at very great pains to distinguish, as regards the claims at each present age, how long the members have been members of their societies. With that part I need not trouble the Commission, but I will give you the broad outlines of the figures. At age 25, out of 87,643 members, or lives it really is, living at the time of that age, 58 were represented as permanently sick.

Number of those permanently sick out of total numbers at any given age.

Lord Lingen.

11094. Where do these numbers come from; is it some particular society?—These numbers come from the quinquennial returns made by all the friendly societies of the country to the Registrar of Friendly Societies under the Friendly Societies Act. At age 30, out of 80,596 living, 117 are

Lord Lingen—continued.

Mr. Sutton.

stated to be permanently sick; at age 35, out of 65,253, 169 are stated to be permanently sick; at age 40, out of 52,237, 192 are stated to be permanently sick; at age 45, out of 41,139, 259 are stated to be permanently sick; at age 50, out of 31,165, 313 are stated to be permanently sick (or nearly 1 per cent.); at age 55, out of 22,949, 425 are stated to be permanently sick; at age 60, out of 15,458, 597 are stated to be permanently sick; at age 65, out of 8,991, 804 are stated to be permanently sick; at age 70, out of 4,289, 849 are stated to be permanently sick; at age 75, out of 1,700, 618 are stated to be permanently sick; at age 80, out of 577, 296 are stated to be permanently sick; at age 85, out of 148, 87 are stated to be permanently sick; and at age 90, out of 23, 8 are stated to be permanently sick.

Mr. Booth.

Definition of "permanently sick."

11095. May I ask for a definition, if possible, of "permanently sick"?—I would explain to the Commission that what I have taken as permanent sickness is sickness that has already lasted two years.

Chairman.

11096. Does that include trades unions?—No; friendly societies purely and simply.

11097. And all the friendly societies that are registered?—No.

11098. Then what friendly societies?—Out of the friendly societies returns that were received by the Registrar in the course of the last 20 years, these particular figures relate to a period of 10 years, the period 1861 to 1870; and out of the returns sent to the Registrar relating to these 10 years, I suppose, speaking generally, I had to discard quite half of them as being on examination evidently incorrect.

11099. Are those the permanently sick receiving assistance?—They receive assistance of various amounts; some, I believe, as low as 1*s.* a week, some 2*s.*, some 2*s.* 6*d.*, some 5*s.*

11100. But all of those that you have mentioned are receiving some?—Were at the time those figures relate to receiving relief.

Mr. Booth.

11101. May I ask whether "at age 25" means 25 to age 30?—No; present age 25.

11102. The actual age?—The actual age. This table is made out for each year of the age, but I only read to the Commission every fifth year of age.

Chairman.

11103. Have you any other information connected with this subject to lay before us?—I have a few general observations which I should like to make to the Commission.

11104. We should be very glad to hear them?—Anything in the nature of deferred annuities of course is materially influenced by the effect of compound interest, and so if any scheme of deferred annuities is ever to become law I cannot help thinking myself that it would be desirable in the interests of the people who are

Chairman—continued.

Mr. Sutton.

supposed to pay that the scheme should come into operation as early as possible, that is that for instance in the large affiliated orders there is a very considerable number in their juvenile societies, who at the present time are only insured for sick pay until the time that they are too old to continue in a juvenile society and a small sum at death, and in addition get as a benefit when they leave the juvenile society sufficient to pay for their entrance fee into what we call the parent society, whether lodge or court or otherwise. Now, I cannot help thinking that if the amount paid into the juvenile societies was increased somewhat, it would not be a matter of very great difficulty for these deferred annuities to be receivable at the age of 60 or 65 years or whatever it may be, to be in great measure purchased while they were members of juvenile societies.

A slight increas subscription in juvenile societies would buy a deferred annuity.

11105. How early do young persons become members of these societies?—I am speaking from memory, and no doubt the chief registrar will correct me if I am wrong. I think about three.

11106. But does that include the subscriptions levied at schools, the pence that are brought by the children?—No; I do not know that there is any connection between the membership of these juvenile societies and the schools the members may go to.

11107. Your observations are limited to those who are actually connected with some friendly society the juvenile branch of a friendly society?—Certainly.

Mr. Brabrook.

11108. And you think that they may enter as soon as three?—(*Mr. Brabrook*) The legal limit is three; they may have members as young as three; in practice they usually say five or six, but they may have members as young as three, and in some societies have them as young as three.

Three the lowest age in the juvenile societies.

Mr. Sutton.

11109. What is the amount of payment made by them?—(*Mr. Sutton*) That I am afraid I cannot answer off-hand; I am a bad one at remembering figures. (*Mr. Brabrook*) It is, however, very small; I cannot recollect the exact amount.

Mr. Brabrook.

Mr. Chamberlain.

11110. Have you the calculation by you; could you tell us how much a child of five would have to subscribe in order to secure the pension of 5*s.* a week at 65?—(*Mr. Sutton*) No, I have not; the nearest approach that I have to it is for age 18.

Mr. Sutton.

Mr. Stockall.

Amount of subscription, beginning at five, necessary for pension of 5*s.* at 65.

11111. Could Mr. Sutton supply such a table from the information which he has in the office, as I think it is of vast importance that we should look at this question from the juvenile society point of view. I believe it is the key to the whole question of old age pensions?

Chairman.

11112. Have you such information as Mr. Stockall suggests?—I have here as regards present ages, say five up to 18, a very considerable amount of information as to the numbers exposed to risk, of the deaths, and combined

Chairman—continued.

Mr. Sutton.

with other information available, I have no doubt whatever that proper tables could be be prepared from age five.

11113. Well, we should be very much obliged to you for such tables?—I can furnish them to the Commission.

11114. You mean at a future time?—Certainly.

Mr. Chamberlain.

11115. The best form I should think would be to tell us how much per week would be necessary in order to provide each pound of pension?—Yes.

Chairman.

11116. At a certain age.

Mr. Chamberlain.

11117. Then we could make our own calculations, how much it would be for 5*s.* a week, which would be 13*l.* a year; so much for 6*s.*, and so on?—Yes.

Chairman.

11118. That would really explain and develop your own suggestion, which was that it was very important that they should begin young?—Certainly.

Mr. Chamberlain.

11119. And tables showing what would be the effect of beginning young upon the amount, and the time when it would be payable would be very valuable.

Chairman.

11120. What I understand is that the legal age is three; Mr. Brabrook says, as a matter of practice, very few subscribe under five?—There would be no dificulty in making it three.

Mr. Stockall.

11121. I should ask for that, because the general practice of the societies is to desire to get the children into these societies about the age of three?—No doubt of it.

Chairman.

11122. What was in your mind when you made the suggestion that they should begin early, that the payment was to discontinue at a certain time, or was to continue through life?—Well, you might have any number of tables made; you might choose, if you liked, to buy yourself 200*l.* or 300*l.* a year when you get to 65.

11123. Do you suppose that these subscriptions thus early begun should be continuing subscriptions up to the time the annuity is due, or should discontinue at certain ages?—With regard to that I should like to call attention to another matter. In preparing some tables two years ago for the use of a House of Commons Committee on this very question of superannuation (the question then was superannuation for the School Board of London), I formed an opinion of my own as to the shape in which these tables should be brought out,

Chairman—continued.

Mr. Sutton.

and the shape I then adopted, and which I should like to adopt again, is to show, given the age at which the pension is to be payable, how much of such a payment made at a given age will buy when attaining the age at which the pension is received.

11124. Yes; but that assumes a continuous payment from that age up to the time of its receipt?—That is exactly, my lord, what it does not assume.

11125. Then I misunderstood you?—And the very object I had in mentioning that way of drawing these tables up was to prevent what the chief registrar mentioned to the Commission, that dread the working men have of forfeiture through lack of work.

11126. Then this table would show at what age, given a certain rate of annual subscription, the necessity for payment would discontinue according to the amount of the annuity insured?—Exactly.

Mr. Chamberlain.

11127. In calculating from this table, it would be necessary, would it not, to add up the sum which payment of one at age X will amount to for all the years through which you desire that the pension should continue, and in that way you would make a series of tables?—Exactly so.

Lord Lingen.

11128. "No money returned" is the principle of these tables, is it not?—"No money returned" is the principle, and, in addition, I think, to make it quite clear to the Commission, the member would not have the option, under these tables, of beginning to receive a smaller annuity at an earlier age. That very question became a very prominent one in connection with the House of Commons Committee, for whom those tables were constructed.

Chairman.

11129. Does that table fix the age?—That table fixes the age.

11130. Several ages?—I have given 60, 65, and 70, I think.

Mr. Chamberlain.

11131. In preparing this table could you give us a calculation showing how much a child would have to pay per week from the age of three years to the age of 16 in order to secure a pension of 1*l.* a year at 60, 65, and 70 respectively?—Certainly.

Chairman.

11132. You might begin at an earlier age; from 55 to 75?—There would be no difficulty; I think I thoroughly understand the views of the Commission, and I will take steps accordingly.

Mr. Pell.

11133. Could these statistics take in women as well as men?—In those tables the females were specially dealt with, and I will do the same in preparing these for the Commission.

Chairman.

Mr. Sutton.

Different scale of tables for women and men necessary.

11134. You would not have a different scale of tables for women from men, although a larger number of women live beyond a certain age than men?—If it is to pay its way you must make a difference.

Mr. Loch.

11135. We have not actually had it in evidence at what age the juvenile members join the mother societies?

Chairman.

11136. I think you said that among the advantages of this system one was that the payment was provided for their entrance into the parent society?—Precisely, and what I have always had in my mind ever since I have been connected with friendly societies is that the juveniles might very well, indeed, provide something more than their mere entrance into their lodge; they might provide a substantial part at all events of the deferred annuity at 65, or whatever the age is to be.

Mr. Stockall.

11137. But many of the juvenile societies are providing considerably more than that of paying the entrance into the parent lodge; some of them are getting monies back at Christmas, dividing their moneys annually?—I think some of them, if you do not mind my saying so, are so fat that they are glad to get rid of their money.

Annual division of money in many juvenile societies.

Chairman.

11138. What, the societies?—The juvenile societies.

Mr. Stockall.

11139. We should have a table, if Mr. Sutton could prepare it, so that we could see the contribution which should be paid up to the period when pension begins; each contribution to run concurrently with the man's subscriptions for his sickness benefits. The difficulty of friendly societies not having provided for pensions at the end of life has been that it has not been included in the subscriptions originally, and to run *pari passu.*

Chairman.

11140. Can you do that?—I will undertake to provide a weekly subscription and a monthly subscription, or whatever it is, up to the age at which the deferred annuity is receivable, but I cannot go further and give you the sick contributions.

11141. Would you proceed with your statement?—I was going to point out to the Commission that it would be a distinct advantage as regards the affiliated orders, if deferred annuities are to be made compulsory hereafter, that those annuities should be administered throughout by the districts to which the various branches or lodges belonged. The advantages would be these, that if you made each little court or lodge stand on its own bottom it is very likely indeed that you would find from time to time in small numbers considerable fluctuations in the rates of mortality which would in the case of the small lodges and courts perhaps upset their deferred annuity financial

Lodges in district should be amalgamated for purpose of deferred annuities.

Chairman—continued.

arrangements; but if compulsory deferred annuities were administered by the districts in combination generally speaking with affiliated orders of the districts, I suppose six, seven, or eight times the size of an average court or lodge, there you would get your rates of mortality, no doubt, far more regular.

Mr. Sutton.

11142. I am bound to say that up to this time we have had no proposal of compulsory deferred annuities.

Mr. Stockall.

11143. I take it, Mr. Sutton, that you mean that you would limit the establishment to a certain number of members, that you would not establish this annuity system with less than a certain number?—That would not do, because the number may be half that number a year hence. What you have got to get is a broad average mortality experience, and you can only do that by getting as many as possible.

Chairman.

Expense of identification less in large affiliated orders.

11144. Well, would you proceed with your next point?—Then, of course, in connection with this deferred annuity system, if adopted, would come the question of expenses of management, and there again the affiliated orders would have a distinct advantage over independent friendly societies, in that they would, through their districts, be able to identify their annuitants so much more easily. One of the expenses that always is connected with the administration of annuities is this question of identification from yea rto year, or quarter to quarter, as the case may be, when the annuitant claims his annuity. Then again, too, if the payment of these deferred annuities is to prevent paupers, the question will arise: "How often per year are these annuities "to be payable?" If you pay them week by week throughout the year that would mean more expense, but would possibly reduce the chances of the man misapplying his money; if you pay them quarter by quarter there would not be so much expense involved, but there would be considerable increase of the risk of the man when he received his quarter's money going and fooling it away.

Weekly payments expensive, quarterly payments liable to lead to squandering.

11145. Do you think it would be possible to arrange a system of weekly payment without extravagant expenditure?—The friendly societies which grant these benefits sometimes do it now, but I certainly think myself with any system of deferred annuities that may come into operation it is most desirable that it should be locally worked, mainly upon this very ground of saving the attendant expenses, if it is not so managed. A great deal of the mischief, I think, that arises at present in connection even with the majority of the societies that profess to grant deferred annuities is that they have not only in their rules sick-pay up to 65 and deferred annuities afterwards, but they have optional tables where a man can insure for life; and, I think, that really applies at the present time to the affiliated orders. With all these tables, deferred annuities to 60, deferred annuities to 65, and so on, as they at present are used by the affiliated orders are optional. If friendly societies are hereafter to be made use of in connection with this matter, I feel certain

Chairman—continued.

myself it could only be done by stopping sick-pay whatever the age is to be. In that way it must come about, in other words, that a man shall not insure for sick-pay beyond, say 65.

Lord Lingen.

11146. By stopping you mean making it cease?—Making it cease.

11147. When Lord Iddesleigh brought in the Registration Act of 1875, his notion was that all benefit societies of every kind would come to be registered, was it not?—(*Mr. Brabrook*). I do not think that that could have been more than a hope that the tendency of the legislation would be to induce them more freely to register; and, I am afraid, if that was so, it must be held to have been disappointed.

11148. I am speaking from my own knowledge when I say that, when it was argued that he might rest upon the Post Office as providing for thrift, he thought that the various benefit societies had been more or less invented by the people themselves and fitted their tastes and fitted their means, and that by the provision he made under the Act they would all be able to get disinterested and competent advice of the actuarial kind, and be set on a good footing, so far as their theory admitted of it, but all the unregistered societies, which I understood you to say were as numerous as the registered ones, escape from that benefit of the Act altogether?—They do so.

11149. Have you thought at all what effect that large body that is not checked at all may have upon thrift, I mean the failures of them?—One great reason why the number of unregistered societies is, I believe, increasing rather than diminishing is the unwillingness to submit to the requirements of valuation and otherwise which were devised by the Act of 1875 for the benefit of the societies themselves.

11150. That feeling, I suppose, is rather on the part of the administrators than on the part of the members of these societies. If they understood that registration gave them a considerable amount of practical security, would there not be a public opinion in favour of it among the members as distinct from the managers?—I am afraid that there are very few signs of any such public opinion growing among the members. I should be very glad to see any sign of it, but I do not observe any.

11151. Now you spoke of many of these societies when they are really more than solvent, their ample means is a temptation to break them up and divide the proceeds; have you ever known this happen, that, when that sort of plundering the wreck has taken place, the old members only got an equal share along with the young members?—Very frequently.

11152. Very frequently?—Very frequently.

11153. Could that happen in a registered society?—Yes; by agreement. If a sufficient number of members—five-sixths of the whole number in value of the members—consented, an equal division would be quite possible in a registered society.

11154. Then it is merely a numerical majority, and a man does not have votes according to the

Lord Lingen—continued.

time that he has contributed?—Yes, he has votes; he has one extra vote for every five years during which he has been a member; but notwithstanding that weight in the scale of the older members, it very frequently happens that an instrument of dissolution will direct that the funds be divided equally among all the members. Mr. BRABROOK.

11155. Would not that legislation bear strengthening: instead of one vote for every five years, if you gave him one vote for every year, above a certain limit; that he must have been a member, say, ten years to have a vote at all, and after that, that you make it progressive, his power in voting?—Even now the older members very often sign these instruments of dissolution; and, of course, if you gave the further weight to their votes they would still do so. The equal division is not thought by the members of societies to be the unfair thing that we know it to be, and they very often consent to it upon ignorant notions of simple equity that they ought to share and share alike.

11156. But all those false movements bring their penalties, and when the man, as he probably does, spends this capital sum that he has got, and is destitute afterwards, that must have an effect in the village or parish in discouraging similar provision, should you not say?—No doubt it must.

11157. You have not, I think, in your evidence alluded at all to the Post Office as an instrument for carrying out thrift of this kind. The Post Office gives you absolute security for the money. You have the State security there which you were speaking of, and it is so far elastic that it has got two sets of tables, one for the return of money and the other not. It has also got various forms of insurance, deferred annuities, and insurance upon death. Do you think greater use might be made of that machinery if the people understood it better, or do you think that there is a feeling of any sort against it which could be remedied by an improvement in the machinery?—I think that greater use of the machinery would be made if the working classes generally understood the advantage of it, but whether they will ever be induced to see it in that light without such a machinery of canvassing and collecting as it is difficult to contemplate in connection with a Government department like the Post Office I do not know. Post Office needs advertising.

11158. You are not hopeful?—I am not hopeful in that respect.

11159. Then, do you think that the benefit and friendly society, by the fact that it is managed by their neighbours, and that it collects its subscriptions in that way, has so great a predominance over the Post Office in popularity that it keeps the Post Office out of the view of the people?—I think that, speaking generally, they would rather have a society badly managed by themselves than well managed by somebody else instead. A locally managed friendly society is more popular.

11160. Yes; the well-managed, of course, is rather begging the question?—Undoubtedly they could get better served by going to a Government department like the Post Office, but they will not willingly go to it as long as

Lord Lingen—continued.

Mr. Brabrook.

they can get what they want through local self-managed concerns.

Chairman.

11161. You would lose in that way the vast educating influence of the friendly societies?—Yes.

Lord Brassey.

11162. Do you think that it is desirable that there should be more check upon the administration of the friendly societies by some public authority?—I am very unwilling to ask for any more power of interference. I believe that friendly societies are working out their own salvation very much better for themselves than any pressure that we could possibly put upon them is likely to do for them.

Mr. Henley.

Unpopularity of Post Office due to low rate of interest.

11163. Do you think that the low rate of interest (2½ per cent.) that is paid on Post Office deposits has anything to do with its unpopularity as an investment?—I think it has. It is a matter rather for Mr. Sutton than myself as to the rate of interest; but I confess, I think, that if the Government is to make deferred annuities popular by any means that they ought to be liberal in the rate of interest which is calculated as involved in the subscriptions to be paid for them.

Lord Lingen.

11164. Might I ask you whether you would go so far as to incur a loss on interest?—I do not quite see the application of the term "loss," because if the investor for a deferred annuity is looked upon as a public debtor you are not exactly losing, you are simply paying more interest than you would be bound to pay if you went into the open market with your debt.

11165. But he is a public creditor, not a public debtor?—I beg your pardon. I meant to say public creditor.

11166. Therefore you are paying him more as a public creditor than he is entitled to?—You are paying him more than any other public creditors.

11167. You are paying him out of taxation?—Undoubtedly. It would have been a subsidy out of the taxation of the country.

Mr. Henley.

11168. I wanted to clear up the question about old age and sick pay. First of all, how does a person become entitled to claim a pension, say from the Foresters?—By contributing during his membership until he arrives at the fixed age an extra contribution specially for that purpose.

11169. I am taking now an ordinary member who has only insured for sickness, how does he become entitled when he is sick to receive the benefits of his society?—He has to declare upon the funds of the society in proper form, and to supply the society with evidence that he is sick and requires assistance.

A medical certificate necessary for obtaining sick pay.

11170. Then that evidence is, speaking generally, what?—Speaking generally, it would be a medical certificate.

Mr. Henley—continued.

Mr. Brabrook.

11171. Well, we will take those cases of 90 which you mentioned; I think you said there were 23 cases of 90, and only eight of those persons were declared as permanently sick; would the balance of those people, the balance of the 23, be entitled without a medical certificate to get any of the benefits of the society?—Not unless they had insured for an annuity as well; for sickness they would not. I think that requires a little qualification. Mr. Sutton would tell us no doubt that some of those were not permanently sick, that is to say, were within their first two years of sick-pay?—(*Mr. Sutton.*) No. I think many societies' rules have a provision to the effect that they shall be entitled to this reduced prolonged sick-pay on attaining old age. (*Mr. Brabrook.*) Still they would not be included in that eight out of the 23 who were in actual receipt. As Mr. Sutton suggests the other 15 would feel a certain pride in being 90 years of age and not claiming upon the funds, and therefore they would not be in receipt of any benefit from the society.

Mr. Sutton.

Mr. Brabrook.

Old age not sufficient qualification for sick pay itself.

11172. I will put aside the pride; supposing these people, we may assume that they are unable to work, were very destitute, would they have any claim upon the society?—Not according to a strict interpretation of its rules, unless they were actually sick.

11173. Because I see in the Manchester Unity there is an amendment to the rules which I do not quite understand, "Except in such "lodges as have a surplus sufficient to allow "benefits to members suffering from infirmities "other than specific sickness; such lodges to "have special sanction of G. M. and directors, "which must be renewed every five years im-"mediately following each valuation of the "order," what does that mean?—There is a provision in the rules of the order for blindness, and other infirmities of that kind, which would not be counted as sickness.

Exception in rules of Manchester Unity

11174. That would not be counted as sickness?—That is not sickness.

11175. We come then to this, that an old man if he is insured for sickness must have a medical certificate before he can claim anything from the society?—Speaking generally the rules require medical evidence when any claim is made upon the society before anything can be got from the society.

Mr. Pell.

11176. I think you have found that deferred annuities were not generally desired by the working classes?—I believe they are very unpopular.

11177. Your answer referred to the working classes; as far as your experience goes do you think they are generally desired by the classes above the working classes?—I never met more than one person in my life that ever bought one.

11178. Therefore that is a very prevailing view with the whole of the English race?—With the whole of the married English race, at any rate.

11179. Am I right in this. In these figures that you gave I think you said that there were

Mr. Pell—continued.

from 7,000,000 to 8,000,000 of persons in England and Wales who had connected themselves with friendly societies, registered or not registered?—Probably; of course, it is the loosest possible estimate.

11180. That is about one-fourth of the whole population?—Yes.

11181. The population being now about 28,000,000?—Yes.

11182. A very large number?—Yes.

11183. And half of those, I think you said, were probably unregistered societies?—Judging from the inferences drawn by the Friendly Society Commissioners in 1872, one would say so.

11184. Are you able to say whether the proportion of the population in these purely agricultural districts, such as Dorsetshire, who avail themselves of the benefits of friendly societies registered or not, is as large as in the urban districts?—I should not be able to say without reference and calculation; I should prefer to consider that question.

11185. But the difference is not so large that it has attracted your attention?—No.

11186. Are there any returns or documents that would enable one to see what the state of things is with regard to that question?—I doubt whether you could get any very accurate information, because, you see, in agricultural districts where the villages are smaller and more scattered, you would find the proportion of unregistered societies, I suspect, would be larger. And then another difficulty would arise, that in the town districts the number of societies of the dividing class would be very much larger than in the country districts, so that it would be exceedingly difficult without risk of mistake to make a comparison between the two.

11187. You could not say whether in your judgment the supposed poverty of the rural classes of agricultural labour prevents them joining these societies?—I should not like to say that it does.

Mr. Roundell.

11188. I think the friendly societies' leaders are all against State control?—Yes.

11189. And I suppose that your opinion on the subject of State pensions is expressed in this short sentence in your last report. "I remain "of the opinion that there is no other way of "providing for old age than by thrift, self-denial, "and forethought in youth"?—That is it.

11190. Having regard to the new tables which Mr. Reuben Watson has framed for the Oddfellows, it is the fact, is it not, that a very small number of Oddfellows contributed to superannuation benefits before?—It has been shown that the number was not nearly so small as had been represented. It is not so much a small number absolutely as a small number relatively who had contributed.

11191. I think there are about 500?—I understood that it was even more than that.

11192. Can you tell us from your knowledge how far these new tables have been availed of?—They are at present only adopted by the recent meeting, and the resolutions of that meeting have not even yet been submitted for registration, so I imagine they have not been brought into actual practical operation at all.

Mr. Roundell—continued.

11193. I think you have stated in your report, if I remember right, about the ability of friendly society members to contribute for old age; I think in the case of the Oddfellows you take their average contribution at 3*l*. a year?—In the case of affiliated orders generally.

11194. That may be taken as about one week's wage or more for that high class of member?—For one week or one week and a-half most likely.

11195. And I think you founded upon that fact the opinion that by the exercise of but a small amount of further thrift they might provide for old age?—It did not appear to me that two weeks would be an unreasonable measure to take.

11196. But you considered that that provision for old age by these higher waged work people, appeared to be quite feasible?—It appeared to me to be so; of course I have no better means of forming an opinion on that point than anyone else, but it struck me as worthy of their consideration.

11197. Taking the juvenile societies, who is it practically that pays the children's contributions?—Until a child is old enough to earn a sufficient sum to pay its own contributions, the parents will, of course, pay them.

11198. So that, in fact, it is an additional provision made by the parent in addition to his own contributions?—That is what it would be; but I should like to remind you, sir, of the remark made by Mr. Sutton, that it is a curious circumstance that these juvenile societies, many of them, are exceedingly rich, that they have a tendency to accumulate money, as the case stands; that the small subscriptions that they get are sufficiently large to enable them to save out of their income, the demands upon their funds being really exceedingly small, there is so little illness among the juveniles, and death being very rare among them.

Chairman.

11199. What becomes of the savings?—Well, the Treasury regulations made under the Act, which have the force of a Statute, require that every member should either be taken into an adult society or paid his share of the accumulated funds of his juvenile society, so that in the long run the savings ought to be absorbed by payments to the members; but they are not so, and so they have a tendency to accumulate.

Mr. Roundell.

11200. Are these juvenile societies on the increase?—Very much so; yes.

11201. Have you any knowledge how far, since the Free Education Act came into operation, the school fees have been applied towards school penny banks?—I have no official knowledge on that point.

11202. Then I would ask you, do you see your way to the juvenile societies being worked along with the Post Office or their being kept

Mr. Roundell—continued.

Mr. Brabrook.

independently as branches of the friendly society?—The Treasury regulations to which I referred provide for both things. A juvenile society may be established in connection with any school or public institution, and there are several instances on record in our books of juvenile societies established in connection with schools.

11203. I was wishing particularly to ask you whether in that way you see a mode of operation for the working of the Post Office in aid of thrift?—I think it might be most useful in very much the same manner in which the Post Office assists the penny banks and receives their monies.

Lax administration of the Poor Law discourages thrift.

11204. I take it that looking at it from a friendly society view you are decidedly of opinion that a lax administration of the Poor Law tells strongly against thrift?—Certainly.

11205. And against the interests of the friendly societies?—Certainly.

11206. Can you tell us how far females are being admitted now to membership of the friendly societies?—Some courts of the Ancient Order of Foresters have already been established for females; the Manchester Unity have resolved to allow of female lodges also, or female membership in lodges, and the temperance orders have for some time consisted to a considerable extent of female branches and mixed branches.

Female branches of friendly societies.

11207. In your evidence before the Labour Commission, when you gave the estimate to Mr. Giffen of about 7,000,000 members, you were asked whether that did not apply mainly to males; and, I think, your answer was that it was so, and that the females insured in friendly societies are relatively not numerous?—Relatively, certainly yes.

11208. Then would it not be of great importance that the movement in favour of admitting women to membership of the friendly societies should grow?—I am wholly in favour of it.

11209. Then I just wish to ask about legislation in the matter of friendly societies. The Friendly Societies Commission, of which I was a member, made certain recommendations, and I think it is the case, is it not, that these recommendations were by no means carried out in Sir Stafford Northcote's Act of 1875?—There were many of them which had to be sacrificed.

11210. Now, I would ask your opinion as to one, which I take to be a very important point, the establishment of local registrars; would you state shortly your opinion of the importance of these district registries?—I am afraid that the cost of the machinery would be greater than the advantage that would be got from it, but the motives which induced the Royal Commissioners to recommend it were, no doubt, that the provisions of the Friendly Societies Acts might be more fully enforced, and the information brought more to the homes of the people interested in friendly societies than it is possible to do from a central office situated in London.

11211. I think there is a very common misunderstanding about unsound societies where an actuarial deficit is shown, and what you said before the Labour Commission with reference to trade unions applies, I take it, to friendly societies. You were asked whether an actuarial valuation would not show that the trade unions were not able to carry out their liabilities; "that is so," you say, "and they do not affect to "be so, they do not pretend to be so, their mem- "bers do not understand that they are so, their "rules do not show that they shall be so, and the "Act of Parliament does not say that they shall be so"?—That only applies to trade unions.

11212. But in another way it would apply, would it not, to the friendly societies, not in all cases, but in general?—I endeavour myself, as much as possible, to avoid the use of the word "sound," because it is a word of such indeterminate meaning. Strictly speaking, I suppose, no society ought to be called "sound" which has not got 20*s.* in the pound upon an actuarial valuation. Of course, there are many such societies which, I hope, will continue to live and prosper, which at present are not in that position, but which are doing their best to raise themselves to that position, and for that reason I desire, as far as possible, to avoid the use of the word "sound," either in praise or disparagement of societies.

Registration should not be made compulsory.

11213. Though the number of unregistered societies is so very large, I understand you not to be in favour of making the registration compulsory?—The very circumstance that the number of unregistered societies is so very large is, it seems to me, a reason against making registration compulsory. If societies will not come to be registered, it is hopeless to attempt to compel them to come; the proper course is to find out what is the reason for which they are not registered, and to meet it in the best way possible.

Members prefer equal division on dissolution of society.

11214. When you spoke just now about the instruments of dissolution, and about equal division between young and old being often brought about by agreement of the parties, do you think that anything could be done to bring about a more equitable settlement?—Our experience in regard to that—I think Mr. Sutton, who is always consulted on these occasions, will agree with me—is, that whenever an equitable division is made by means of the distribution being left to my award on Mr. Sutton's advice, the members of the society are almost unanimously discontented with the amount that is awarded to them, and they say that the only right way would have been an equal division in those cases.

11215. With regard to that great safeguard of the quinquennial returns, it is not compulsory on the societies to employ one of the public valuators?—It is not.

11216. They would choose their own?—Yes.

Mr. Booth.

Value of unregistered societies varies very greatly.

11217. Mr. Brabrook, I should like to have your opinion of the value of the unregistered societies as thrift agencies?—I suppose they are better than nothing.

11218. But they vary amongst themselves, I suppose?—Yes.

11219. From something to minus quantity?—

Mr. Booth—continued.

Mr. Brabrook.

At least they do this; that they are mutual societies which collect the subscriptions of their members, and distribute them amongst those who have need, with more or less attention to scientific rules and to equity; somebody is benefited by them, nobody is injured.

11220. Would a society which exists for the purpose of mutually borrowing, count amongst those societies, the members of which you count in your 3,000,000?—Not as a friendly society; a society for lending money to its members might be registered as a specially authorised society under the Friendly Societies Acts, but those societies of that class have been left altogether out of our calculations.

11221. There is no intention of including them in the numbers?—There is no intention of including them in the numbers of friendly societies.

Guarantee of interest.

11222. With regard to the question of a fixed interest from the State being possibly allowed on the investments of friendly societies, the point you made was that it would be necessary to promise that the interest should not be reduced?—Otherwise the contract could not be fulfilled.

11223. On what sums would that interest be; on sums payable gradually over a long period?—Yes.

11224. Would not that make it a very complicated matter because the contract is made we will say to-day, and it lasts for a long period, a period of possibly 50 years; then the money would be subscribed year by year over that period?—That is the transaction which is actually in force now, under the 17th section of the Friendly Societies Act, through the National Debt Commissioners, with those friendly societies which invested money with the State under the provisions of the Act, allowing high rates of interest many years ago.

11225. A high rate of interest applies to sums accruing gradually?—Out of the contracts entered into when an investment with the State at a high rate of interest was legal.

11226. Does not that come to be very complicated?—I am afraid that it is rather complicated.

Most of inmates of workhouse have led careless or idle lives.

11227. Then with regard to the character of the old paupers, you mentioned that, at a meeting which you addressed where chaplains of the workhouses were present, many of them expressed the opinion that very few of the paupers had done what they might have done for themselves in their previous lives. May I take it that those were entirely paupers in the workhouses?—I think so.

11228. That is to say the chaplains' experience of the paupers would be those in the workhouse?—It would be in the workhouse undoubtedly.

11229. It would have nothing to do with the paupers outside, at all?—No.

11230. It would be a stricture on paupers inside the workhouses as far as it is a stricture?—Quite so.

11231. And do you think they would always be thinking of the inmates of the sick asylums?—I do not know; I am not prepared to say whether they referred to them.

11232. More likely they were thinking of their more regular inmates?—I should think so, most likely.

Mr. Brabrook.

11233. I say this because I am very unwilling to allow any very general statement as to the character of paupers to be made, perhaps on evidence, which particularly applies to a certain section of them?—I am very much obliged, because I should be very sorry indeed to give currency to any exaggerated statement or exaggerated impression, that had been made in my own mind by the statements of others not given in circumstances of responsibility, but as mere speeches in a discussion.

11234. You think it is probable that it would apply rather to a certain proportion of even the indoor paupers?—I imagine that the remarks that were made, were on the experience of the chaplains in their conversation with the persons in the workhouses who had passed under their hands in the course of their duties.

11235. It would, on the whole, probably not mean those in the sick asylums, so much as those who are regular residents in the house?—I should think most likely that that was their meaning.

Mr. Stockall.

Most of the seceders from friendly societies are young members.

11236. A question was asked you with regard to the number of members seceding from the orders, and it was said that it was a great number. You are aware, I suppose, that the large number of those who secede are those who have only been members one or two years?—That appears very clearly from a return which was published by the Manchester Unity two or three years ago

11237. We are not to consider that those who secede as young men from 18 to 25 will not join another friendly society?—I think it is probable that a great many of them do join after a short interval the same or some other society.

11238. And for that reason we are not to suppose that because they have left the friendly society by secession they necessarily become paupers?—Not necessarily, certainly.

Diminution of pauperism largely due to the friendly societies.

11239. Do you consider that the work of the friendly societies has had much to do with the reduction of pauperism since 1834?—There can be no possible doubt that it has so.

11240. Is it your opinion that the friendly societies would be injured or endangered if they were subsidised in any way by the State?—I have been suggesting a form of subsidy which I think would be the least harmful, but, speaking generally, I am entirely against any sort of subsidy. I think it is not of advantage to the societies to have any State subsidy.

A State subsidy would be harmful.

11241. You think it would be detrimental to the spirit which generally animates these societies of independence and thrift?—Certainly.

11242. Is it your experience that friendly societies are gradually but surely improving in their management?—Yes.

11243. They are showing signs of improvement in regard to their financial soundness?—Certainly, so far as regards all the great orders; and their influence by way of example upon the others is very great.

11244. Then, with regard to old age pensions:

Mr. Stockall—continued.

Mr. BRABROOK.

are they taking steps generally to get the idea into the heads of the members of the societies that it is necessary to provide for old age?—A great deal has been done of late years in that direction.

11245. In your experience have you found that many who belonged to the friendly societies have asked assistance from the poor law guardians (you gave us the evidence of some chaplains), has it been your own experience?—I have no experience in that matter.

11246. It is your experience, I gathered from your answer, that the friendly societies in some way provide for their members in old age?—Very largely.

Old age pensions in the form of reduced sick pay.

11247. And that which is called reduced sick-pay or quarter-pay really merges into pensions?—It has a tendency to do so.

11248. You must be aware that under some rules it is provided that old age pay is paid without a medical certificate being given?—Yes, that is so.

11249. Now, with regard to the registration of friendly societies; would you have it that all friendly societies should be registered?—I am not prepared to suggest any legislation to that effect; I would rather await the gradual wish being experienced by societies that they should obtain the benefits of the existing Registration Act than take any violent means to bring them under it.

11250. Then you would rather the moral work which is being done among the societies be left to itself to accomplish the good that friendly societies are capable of accomplishing?—Certainly.

11251. Do you consider any amendment of the law advisable to ensure the benefits promised by friendly societies being paid to all the members?—I do not know of any amendment which would have that effect.

11252. A resolution was passed at the late meeting of the Oddfellows in Southampton which I will read to you, I will ask you if you agree with that: "That the Parliamentary "agent of the order be requested to interview "the Lords of the Treasury to induce them in "the interests of the public to propose to Parlia-"ment an amendment of the Friendly Societies "Act of 1875, to prevent societies enrolling "members by promising larger benefits than the "contributions can meet"?—I am afraid that it would not be possible to translate that into practical legislation.

Would not compel friendly societies to pay promised benefits by law.

11253. Then you would not agree with forcing the societies which are now not paying the full benefits which they have promised to the members taking some step to ensure the benefits being paid according to that which the contributions and their capital would provide?—I am afraid there are no means of doing that with effect.

11254. You do not think that your hands would be strengthened if such a law were passed?—I am entirely in sympathy with every effort to enable friendly societies more fully to comply with their engagements to their members, but I look with very great fear upon any attempt to do it by compulsory means.

Mr. Stockall—continued.

Mr. BRABROOK.

11255. Do you think it advisable that we should get an enactment that all friendly societies should be compelled to cease paying sickness-pay, say at the age of 65, afterwards that they should pay annuities?—That could only be done by enforcing upon the members a compulsory contribution, and it would be so heavy in many cases that it would be a denial to them of the benefits of the society.

11256. But supposing that scheme was to be proposed for all members coming into the societies after a given date, would you then agree with it?—I should be prepared very strongly to recommend it, but I do not know that I should be prepared to enforce it.

11257. Not upon the members coming into the societies?—Not even for the future; I think the general benefit is better subserved by the societies gradually working their own salvation out than by any compulsory measure.

11258. You are in favour, I understand, of females having the opportunity to belong to societies as well as males?—Yes.

Mr. Loch.

11259. Reference has been made to the failures of friendly societies; do those touch a very large proportion of the societies?—No, I think not.

11260. And when there is a failure does it mean an entire collapse of thrift or of providence in that district, or is there immediately some new growth possible upon stronger lines?—The failure of one friendly society might or might not have an effect upon other societies in the same neighbourhood. I have known the failure of a provident institution to contribute to the development of provident institutions of other and better kinds in the same neighbourhood.

Failure of inferior societies often leads to founding of a better society.

11261. So that there is another side to this question of failure from the point of view of its being a stepping-stone to reform?—The failure is a great calamity for individuals.

Chairman.

11262. I am afraid there is no other side, is there, in the case of the individual whose subscription during 10 or 20 years have been lost?—I was saying that failure is a great calamity to individuals; but in the long run it very often is beneficial to the community at large.

Mr. Loch.

11263. And can you see any way of preventing this; would you suggest any change of law to prevent this by saying, for instance, that there should be no society started without some kind of State guarantee?—I should be very sorry to suggest any such provision.

11264. Therefore the evil such as it is would be met by what you would consider a still greater evil if the State interfered?—Certainly.

11265. Then with regard to the figures you have submitted I think I understood, that nearly 4,000,000 would be the number of friendly societies' members, excluding non-registered societies, and excluding burial societies and industrial societies?—Perhaps it would be as well to say 3,000,000, so as to make some

Mr. Loch—continued.

Mr. Brabrook.

allowance for duplicate membership and things of that kind.

11266. It has been said that the manual labour class amounts to about 11.6 millions, may we take it from a comparison of those figures that, making allowances for women and children, the bulk of the artisan—the labourer—class is in some kind of society?—I have a strong conviction that they are, certainly that nearly all those who are in steady employment are members of some friendly society of some sort or other.

11267. And may one deduce from that as a kind of logical conclusion that in the event of any better provision being made for old age, there is the natural cradle from which it should grow?—I am strongly of that opinion.

11268. Turning to certain districts; you gave us figures also for them; now Berkshire is a district in which, according to the returns given in the name of Mr. Ritchie's returns, the percentage of old age pauperism is extremely low; it stands very low indeed; it is fifth from the top. Do you find that in that district there is any large growth of substantial friendly societies. I am speaking of the question generally?—I can only answer generally that there is a flourishing friendly society in Berkshire, and that it does provide funds for its members in its old age.

11269. I may mention that Berkshire of course is a very well administered district on the whole from the point of view of pauperism. Do you think that your inquiries have tended to show at all if they have gone sufficiently far, that with the better administration of the Poor Law there is this local rise you may say in the friendly societies organisation?—I have a strong opinion that the one must depend upon the other, but I do not know that I am justified in saying so from actual experiment or investigation.

11270. Passing to this Berkshire society, that lies rather apart from the ordinary organisation of friendly societies, in that members must subscribe for sick pay on terms calculated for their whole lives, and not to end as is often the case at 65 years of age, or they must subscribe for an old age pension; that is a patronised society, I think?—Yes.

11271. Do you find that these friendly societies are common?—They exist in several counties, but they never have received the popularity which I think they deserve. They have never been sufficiently attractive to the working public in the counties.

11272. And is that partly because the management has not been so entirely in their hands as in the case of the other societies?—I am inclined to think that that has had something to do with it.

11273. Take another type of society which has made provision for old age, the Deposit Society, do you look forward to a scheme of that kind as spreading, or do you think that relations would have to be had with some other system, grafted on to ordinary friendly societies in their more ordinary form?—The deposit plan has many things to recommend it, but I am afraid that the vagueness of its arrangements has been against it, and the risk that the whole of the member's deposit may be exhausted by his claims for sickness has also tended to make its working unsatisfactory.

Mr. Loch—continued.

Mr. Brabrook.

11274. Therefore you would not propose any attachment of the deposit system to the friendly society system as a means of meeting the old age difficulty?—My own suggestions tend very much in the direction of deposit, but I should hardly be disposed to make the permanence of the deposit depend upon the claims for sickness; I should rather deal with it as an altogether separate matter.

11275. But that difficulty met, does the deposit system come pretty near your views of what might be done?—Pretty nearly. Yes.

Insurance for old age in juvenile societies.

11276. With regard to these juvenile societies, would it be your intention that the whole old age pension should be provided for, by the juvenile taking advantage of the age at which the society might on an average close, and send its members up to the main society?—The suggestion is not mine, but it is due to my friend Mr. Sutton. I should like to say that I entirely concur with it, and I think it would have the beneficial effect, that suppose a boy's parents had paid so much for him, and earned him, we will say, an annuity of 3*s.* a week by their means up to the time he was 16 or 18 and joined the adult society, that would be a very strong argument, and I think a very strong inducement to him to go on continuing those payments, and thus make his annuity 6*s.* or 7*s.* a week, and so on. It would have a beneficial effect both ways; he would have his existing annuity secured to him by his past payments, and he would have the strongest possible incentive to go on increasing his annuity.

11277. Is there not this, that a large number of parents would be quite unwilling, or possibly unable to pay for their children, whereas if a system could be introduced, whereby when the child came to work for himself he could put by whatever the sum may be, as he now does in a juvenile society; would it not be possible that the latter plan would not be more effectual than the other?—I do not know why both should not be allowed to go on together; I do not see any objection to either.

11278. It is said that some 287,000 odd persons over the age of 65 are in receipt of outdoor relief. If so large a portion of the manual labour class are members of friendly societies, how is it that the outdoor relief is so heavy?—I am afraid I am not in a position to explain that.

Amount of pauperism greatly increased by women not belonging to friendly societies.

11279. Might I make a suggestion by way of drawing your opinion: Would it be accounted for by the fact largely of women who form a large proportion of this number not being members of friendly societies?—Undoubtedly, compared with the general population, the number of women who are members of friendly societies must be very small, and therefore that which is the mere fringe in regard to the working men must form a very considerable portion of the population in regard to the working women.

11280. An argument is used that we cannot rely upon friendly societies, because hitherto they have made no provision of this kind. May one say that the friendly societies were established at a time when insurance was quite in its

Mr. Loch—continued.

Mr. BRABROOK.

infancy? I notice here that the Order of Foresters was established in 1780; the Manchester Unity Independent Order of Oddfellows, 1812; and the Hearts of Oak, 1842. May one say that the question of making provision for old age in those days was a matter under what you may call the beginning of debate?—It was not understood at all. Undoubtedly they have been gradually learning year by year ever since.

11281. Therefore it would be unfair to expect that the friendly societies could by this time have made any such efficient provision?—Quite unfair.

Mr. Stuart.

Pensions given in form of reduced sick pay.

11282. You spoke of old age pay being given without a medical certificate in some or all of the societies; to what extent does that take place?—That is a point which is determined in each case by the rules of the society, and I should not be able to answer to what extent it is required without an examination of the rules of the various societies to see how that operated.

11283. Could you say in any one society to what extent it takes place? I will put it in this way: what proportion of the annual payments are used in that way in any society?—I am not prepared to say.

11284. Could you give an approximate notion; is it a one-hundredth or a one-tenth part?—There is no distinction made, Mr. Sutton informs me, in the annual returns between the prolonged sickness and the old age pay, and therefore it would not be possible to obtain those figures.

11285. You can throw no light upon how far that is a form of old age pensions supplied by that society?—I could give no authentic information, and I should not like to hazard a guess.

11286. You spoke of the great expense it would be to those who might have to contribute if they were called upon to contribute for an old age pension. There are old age pensions of a voluntary kind in many societies, are there not?—Yes.

11287. Taking the advantages which are gained by the members of friendly societies, can you give any figure to show what would be the alteration in those advantages if there were no lapses; how much, I mean, of the distributed advantage each year to members (take any one society that you please) arises from lapses?—That, again, is an actuarial question I should like to refer to Mr. Sutton. I do not know whether he can answer it.

11288. I may just say that it was mentioned a little while ago that the lapses took place largely among those who had been only for a short time members, and it is clear that the fewer lapses there were the less would there be accruing from that source to the funds of the societies. I wanted to know some rough figure, how much of the friendly societies distributable advantages

Mr. SUTTON.

arose from lapses?—(*Mr. Sutton.*) Friendly societies are of two kinds: Friendly societies where the members, on joining, pay adequate contributions for the benefits that are promised to them, and friendly societies where they are doing nothing of the kind. In the first case the great bulk of the lapses arise in the first or second year of membership. The members who secede have paid practically very little, and there is very little benefit arising to the societies. In the other case where the members' subscriptions are nothing like adequate for the benefits promised to them, there is a distinct advantage to the society by the members seceding; in fact, such societies if the members did not secede would break down much quicker than they do.

Mr. Stuart—continued.

Mr. SUTTON.

Advantages to members of friendly societies from lapses.

Mr. Chamberlain.

A pension scheme would have to be locally administered.

11289. Mr. Sutton, you said you thought that in any scheme of old age pensions carried out by the societies, it would be necessary that it should be locally distributed, and not centralised?—I did.

11290. Can the societies, as they exist at present, deal with such a matter all over the country?—The affiliated orders, I think, could easily deal with it. Speaking generally about them, there is the order itself; there is the district; then the district has 6, 7, 8, 10, 20, 40, 50 lodges; then I suggested that the district in each case should be the administrator for old age pensions in that particular locality.

11291. But is there not a great number of localities—rural villages especially—where none of the great societies have any lodges?—No doubt, and in those cases I should go further and suggest that, for the purposes of old age pension administration, they should be affiliated and arranged so that they should work together in that particular matter.

11292. What I wanted to know was whether anything like a general scheme could be arranged without taking advantage of the Post Office, which has, of course, an office in every village?—I do not think, from my own experience, that friendly society people are very fond of dealing with the Post Office.

11293. No; but is it not necessary to supplement the work of the friendly societies; supposing that to be carried as far as possible by giving the Post Office also opportunities of dealing with the matter?—That exists, of course, now.

11294. Yes; and for that reason, I suppose, the Post Office was not started with any intention of competing with the friendly societies; but only to supplement them?—No doubt an annuity guaranteed by the Post Office would be the idea.

11295. A scheme of old age pensions which was confined exclusively to the machinery of the friendly societies would necessarily be partial, would it not?—It can only apply to members of friendly societies.

11296. And in many cases the people cannot become members of the great friendly societies because of the want of a local lodge?—I think that would very soon be supplied if there was any indication of a desire on the part of the people in these out of the way districts to join the affiliated orders.

11297. Do you think, then, that you could safely trust to the development of the friendly

Mr. Chamberlain—continued.

Mr. Sutton.

To make deferred annuities popular money must be returnable.

Mr. Brabrook.

societies without calling in the aid of the Post Office at all?—Roughly speaking, yes I do.

11298. Then, Mr. Brabrook, I was going to ask you, as a condition of any scheme for old age pensions which should be popular with the working classes, I think you said that there must be no forfeiture in case of death?—(*Mr. Brabrook.*) Or in case of nonpayment.

11299. No forfeiture in case of non-payment, and there must be some return, even in the case of death before the age of pension?—I think so.

11300. How do you propose then to provide for cases of non-payment of the subscriptions if you are not to forfeit?—In that case I think I should adopt some scheme similar to that suggested by Mr. Sutton, of making each payment represent a fractional portion of an annuity, and giving the member the annuity which represented the amounts which he had actually paid.

11301. Would not that lead to extraordinary complication of accounts and very small pensions?—I suggested a plan in my last year's report which I think would reduce it to as simple a machinery as is possible, that of giving a card to every member as soon as he had paid, say, 1*l.*, representing the fractional pension to which he would be entitled at certain given ages hereafter in respect of that 1*l.*

Uselessness of very small pensions.

11302. But what would result if you had a number of pensions of 6*d.* a week, or 1*s.* a week; that would be very little advantage to the pensioner?—Where they were very small I think provision might be made for commuting them.

11303. At the age of 65?—Commuting them at some time at which it would be most advantageous to the person who had the pension.

11304. It must be a late time?—Necessarily a late time.

11305. Otherwise there would be inducement to withdraw whenever there was any pressure upon the pensioner?—I certainly would not encourage withdrawals.

11306. In the case of early death in what form do you think the repayment should be made?—It would practically come to this, that if that scheme were adopted until the time of entering upon the pension it would be a mere matter of accumulation at interest, and therefore the fund accumulated at interest would be set at liberty by death, to be paid back to the representatives of the contributor.

11307. In a lump sum?—In a lump sum, yes.

11308. Are you familiar with what was known as the Parliamentary Scheme?—I have read that very carefully.

11309. You are aware that an effort was made there to return to the representatives of a man should he die before the age of 65 a corresponding advantage?—That was one portion of it, I recollect.

11310. In that case it was not in money, but in provision for the widow and for the children for a certain period?—There would be no objection to putting it in that form.

Pension might begin with failure of power to work.

11311. Another suggestion which you made in order to popularise pensions was that the pensions should begin when incapacity for

Mr. Chamberlain—continued.

Mr. Brabrook.

work commenced without regard to age?—Yes.

11312. How would you decide when a man was incapable of work?—In the case of an ordinary friendly society he would necessarily have to elect not to claim any more sick pay, and therefore there would be a strong interest on his part in not prematurely coming on the permanent pay list; moreover, the earlier he begins it the less his permanent pay would be, and it would necessarily be considerably less than the amount of sick pay that he would be entitled to in the ordinary way.

11313. Just let me stop you there. Why would it be less the earlier he began; I understood your suggestion was that having contributed for a fixed pension, that pension should commence with incapacity for work, or 65 years of age, whichever came first?—No; my suggestion was that if he desired to enter upon his pension at an earlier age, that he should be given the equivalent smaller pension which his contributions had insured at that earlier age. I believe it would not be beyond actuarial science to say that the man who is permanently incapacitated from work at an earlier age is not so good a life.

Pension would be smaller if begun earlier.

11314. And, therefore, not likely to live so long?—And, therefore, not likely to live so long as the man who goes on working for a certain number of years longer, and whose incapacity for work begins at a later age, and, therefore, the diminution of the pension might not be so great as it would be if the same table were used throughout; but some diminution in the pension he certainly would have to submit to in consideration of having received it at an earlier age, and I think that option might be given him without injury to the fund.

11315. But having regard to the very large increase which is due to cumulative interest, if a man subscribed such a sum as would give him 5*s.* a week at 65, he would get precious little if he came on at 40?—Probably 4*s.* at 60, and so forth; it would be considerably less, and that I think would be the best practical protection against unduly early claims upon the fund. I could understand a man out of laziness wishing to take his pension, but the pension he would get would be so excessively small that there would be no inducement for him to do so.

Pension might be larger than strictly just if life likely to be short.

11316. But also in the case in which he really was a worthy subject his pension would be excessively small?—It would be excessively small unless upon combined medical and actuarial advice the authorities upon whom the granting of the pension devolved determined that his life was so much impaired by his early loss of vigour and strength that they could afford to give him a pension of a larger amount.

11317. That decision would have to be arrived at when the pension became due?—Undoubtedly on the merits of each particular applicant.

11318. But neither a friendly society nor a Government department could act on a discretion of that sort; they must have rules?—I do not know that it would not be possible. The friendly societies are in the habit of consulting

Mr. Chamberlain—continued.

Mr. Brabrook.

medical men, and it would not be difficult to get an opinion that it would be safe to act upon as, to the probable length of time a man might live, and to act upon that in determining the amount of pension he was to be allowed.

11312. But it would not be possible for a government department to proceed in that way and increase the amount to be paid to the person according to the length of time he might be expected to live?—No, certainly; it would have to be safeguarded against and provided against by rules possibly.

11320. Would it not be much simpler to make a general rule that the whole of the pension, whatever it was, should accrue either at 65 or on incapacity for work, whichever should first happen; the incapacity before 65 would be easily calculated?—I understand the suggestion to be to calculate beforehand the amount of pension beginning at 65 or incapacity which would be equivalent to the amount of pension, say 5*s.* beginning at 65 only and then to ensure that amount of pension; that certainly would be one form in which it could be put.

11321. I mean, to increase the payment made in order to get the policy which would give you the pension which you desired to have, whether at 65 years of age or at incapacity?—In that case there is no doubt that the contracting body would take great pains to ascertain that the incapacity was real at the time the claim was made before 65 years of age.

Inquiry as to incapacity better done by a friendly society than by a Government Department.

11322. And that would be very difficult for a government department?—Difficult, undoubtedly, if it were not carried through by a friendly society, and likely to be done to the prejudice rather of the claimant than of the department, I suspect.

11323. But that could be best done by a friendly society or some similar body?—I think it would be so.

11324. They have facilities for making inquiries about malingering which no government department can have?—They have local knowledge, and on the other hand they would probably from good fellowship and that kind of thing rather have a tendency to be easy than to be severe to the claimant.

11325. Another statement I think you made was, that hitherto the working classes had not shown themselves willing to contribute simply for an old age pension, and that in order to induce them to do that, it had been necessary to supplement the insurance by provision for sickness?—My recollection of what I said was, that in no form has an old age pension ever been really popular; that the number of persons who have really contracted to buy old age pensions in the various ways in which it has been open to them to do so has always been if great in amount positively, relatively very small indeed as compared with population.

11326. I will put it in this way. Suppose a working man is told "you can only have an old "age pension by contributing so much a week," as I understand you, he would probably not make the contribution. Suppose on the other hand he was invited by his friendly society to which he was contributing so much a week already; a certain sum against sickness, or even compelled by them to add some small sum to it in order to complete his insurance of an old age pension as well, would he be more likely to do that?—I think probably he would, but not to any very great extent.

11327. You do not think that even a friendly society could induce him to do it unless they were to make it compulsory?—I think not; not in the form of a direct insurance of a pension in old age. It never has been a popular kind of a provision by members of friendly societies.

11328. I suppose they could do it if they were to refuse to give sick pay after 65?—That would have a strong effect in inducing them to do it no doubt.

11329. They would then have two rates; one rate which would give them sick pay up to 65 years of age and nothing more, and another rate which would give sick pay up to 65 years of age and a pension after 65?—That is supported by the experience of societies which gave the double option of sick pay during the whole of life, and sick pay up to 65 and the pension afterwards; the former form is always the most popular.

Working class most likely to subscribe for deferred annuities through friendly societies.

11330. Does it not result from what you have told me now, that it would be difficult probably to get working people to subscribe for an old-age pension in any case, but that it would be easier to work such a thing through the friendly societies than in any other way?—I think so.

11331. Then I want to ask you: Do you think we could offer any inducement to the friendly societies which would be satisfactory to them, and which would enable them to put this pressure upon their contributors?—I should like very much to see such a thing done.

11332. What form do you think such assistance or temptation should take?—I am not prepared to offer any other suggestion than that which I threw out: that if the State took charge of their monies they should bind themselves at the same time to enable them to fulfil the contract.

11333. But if the State were to be striving to offer a temptation to friendly societies by taking charge of their money they must be content to give at least as much interest as the friendly societies get now from their investments?—At least as much interest as the State pays to the public creditor, I think.

11334. But that would not tempt a friendly society, would it? A friendly society which now invests its money on mortgage or in other ways, and which gets an average of 3 to 4 per cent. or 3½ per cent., would not be content to put its money into Consols?—Then anything more than that you see would be a subsidy from the State.

11335. I rather gathered that you thought that a subsidy should be offered in the shape of increased interest?—In the shape of a guaranteed interest which might in the future come to be a higher rate of interest than that paid to the public creditor.

11336. But it must be more than the present rate of interest even now if it is to be any temptation, must it not?—If it is to be a temptation, certainly.

Mr. Chamberlain—continued.

Mr. Brabrook.

11337. What temptation would a great society having millions of money to invest have to put all the money into Consols if the Government did not offer them any more than Consol interest? None whatever.

11338. They could do it now voluntarily?—Undoubtedly.

11339. Therefore it would be no temptation whatever unless you offered a higher interest?—Undoubtedly.

11340. Then if the Government did offer a higher interest, do you think that they would require any kind of additional control?—I am afraid that when once we begin to discuss a subsidy it would imply an attempt at further control on the part of the Government over the societies.

Government would want increased control if it subsidised friendly societies.

11341. You think that if the Government were to give this temptation in the shape of increased interest to a particular society it would sooner or later be followed by a demand for increased control over that society?—I am afraid it would be. I wish to say that I think the form of a little increased interest is the least objectionable form of subsidy, but it has the objections which all subsidies are open to.

11342. You think, I am particularly anxious to have your real mind about this, that even by that form which you think the most desirable it must necessarily leave the way open to a demand for further control?—I am afraid that it might.

11343. That is to say, the form which you suggest is the form of a direct subsidy to the particular societies in the shape of a higher interest than they would otherwise be able to give?—It amounts to that.

11344. For the same security?—Yes.

11345. It is as though a payment in money were made to these societies?—Yes; and if such a thing were entertained I should also wish to urge very strongly that the cost of it should be voted every year by Parliament, and should be written off, out of the Consolidated Fund.

11346. This is a different point altogether, but I want you to follow that I may be sure that I am not misunderstanding you. You think that any advantage offered to the societies in the shape of increased interest would be equivalent to a direct subsidy of money, and would in the future be followed by a demand for increased control over the affairs of the society?—I think there would be a certain danger of that.

Government control would be disadvantageous.

11347. Do you think it would be desirable to claim such increased control over a society?—I think not.

11348. And do you think that the societies themselves would like it?—Certainly not.

11349. Therefore it follows that your suggestion, which you have made, I think, not very strongly pushing it, would almost of necessity be a failure?—I believe that the advantages which it presents to my mind in respect to the safe keeping of the money and of the insuring the fulfilment of the contract would have to be purchased by disadvantages which, for all I know, are greatly in excess.

Mr. Chamberlain—continued.

Mr. Brabrook.

11350. Therefore, although you say "this is a "suggestion which I may make," you would not be at all inclined to praise it?—Not at all.

11351. Now, I must ask you, bearing in mind the Parliamentary scheme to which I referred just now, do you recollect in what way they propose to give this inducement to friendly societies?—My recollection is that it was by increasing by one-half the contributions.

11352. Are you aware that in their case they proposed to have no relations at all with the Friendly Society?—But only with the individual.

The Parliamentary scheme would deal with the individual, not with his friendly society.

11353. But only with the individual who was insuring in the Friendly Society?—Quite so.

11354. That would get rid altogether, would it not, of this claim for control?—I think that it might.

11355. The Government might have a claim on an individual to whom it gave an extra pension, but they would have no claim whatever over a society?—Probably not, if that were made clear in the scheme.

11356. Would not a scheme of that kind, therefore, have all the advantages which your suggestion would give, and at the same time be free from the particular disadvantage which you have just pointed out?—It is possible.

Mr. Loch.

Mr. Sutton.

11357. Mr. Sutton has spoken in favour of what he called compulsory deferred annuities; I do not quite understand what compulsion implied. Did you mean that there should be a new Friendly Societies Act, under which certain affiliated societies would be obliged to have a kind of deferred annuity system?—(*Mr. Sutton.*) Speaking now, I am not quite sure what I then had in my mind, but I think it was this, that friendly societies should hereafter be actually prohibited from dealing with sick pay after the age of 60 or 65, whatever the age may be.

Deferred annuities could be indirectly forced on friendly societies by forbidding sick pay after 65.

11358. And——?—And in such cases this compulsory deferred annuity would take the place of sick pay after 65.

11359. Therefore your proposal would definitely be that there should be an Act limiting sick pay at 65; altering the present definition of old age in the present Friendly Societies Act, which makes old age begin at 50, and requiring that for old age those societies that accepted the term of 65 as the end of sick pay should have a deferred annuity system?—If they undertake to do business beyond the age of 65 of any kind or description.

11360. That is the way you would indirectly compel him?—Indirectly so.

11361. And do you think that that is a proposal which would meet with approval from friendly societies?—I do not say it would meet with approval, but I think if it were brought into operation in the future it would meet with the approval of the majority of friendly societies.

11362. Would you limit it to affiliated societies?—Oh, dear no.

The Witnesses withdrew.

Adjourned till Tuesday, 27th June, at noon.

THIRTY-FIRST DAY.

Tuesday, 27th June 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. C. T. RITCHIE.
SIR HERBERT E. MAXWELL, BART., M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. LOCH.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. REUBEN WATSON, Associate of the Institute of Actuaries, Actuary to the Manchester Unity, called in; and Examined.

Chairman.

Actuary to Manchester Unity,

11363. YOU are actuary of the Manchester Unity of Oddfellows?—Yes, my Lord.

11364. You are good enough to appear before us to-day, in order to give us the benefit of your long thought and experience on the questions referred to this Commission?—Yes, my Lord.

11365–6. The first reference is, as you know, to the working of the Poor Law; have you any observations to make upon that subject?—I am not very familiar with that subject, I have impressions, like others; but I have no particular knowledge of that subject.

11367. Have you any suggestions to make as to the alteration of the working of the Poor Law?—I have none. I do not myself believe that the Poor Law can be altogether dispensed with in this country at present.

11368. Have you considered the various schemes that have been propounded for establishing systems of pensions for the support of the aged poor?—I have found time to read through a few of them, not all.

State provision for age, if any, should be without compulsory payments.

11369. Have you come to any general conclusions from them?—I am of opinion that compulsory insurance would not be satisfactory in this country. I am of opinion that if it is considered the duty of the State to provide for the impecunious poor, and if it is to be done at all, it could not be done on better lines than those laid down by Mr. Charles Booth and Mr. Ralph Hardy and Mr. Leslie Probyn.

Chairman—continued.

11370. Perhaps you will say how far you consider those schemes practical, in the present state of things?—I rather think, myself, that it is more the duty of statesmen than men in my position to consider whether that should be done.

Friendly societies and old age provision.

11371. How far do you think the friendly societies might be able to contribute, more than they have hitherto done, towards the solving of this question?—Well, I believe if friendly societies could be induced to establish annuity benefits after 65 years of age, instead of insuring sickness benefits after that age, that it would be a very useful and very valuable change; and I believe that what they are already doing would, well, what the leading societies are doing, would be more extensively followed, if competition could be arrested. There is so much competition in friendly societies, so many established upon unsound principle, that if they could be induced or persuaded to adopt the better system of insuring annuities, I think a very great deal of good would come from it.

Undue competition of societies.

11372. I gather that you consider that the competition for members leads to the payments being kept at too low a rate to enable them to insure for this object?—Yes, my Lord.

11373. Can you suggest any means by which that competition could be reduced except by bringing public opinion to bear upon the subject?—I do not see how I could suggest that public opinion could be brought to bear upon the sub-

Chairman—continued.

ject; I think that must also be for statesmen and others to consider. We who are leaders, or profess to be leaders, in the friendly society system, are endeavouring to do all we can to induce them to establish annuity benefits or old age pensions, as I tell you; and there are many thousands in this country who are already so insured. The Manchester Unity established a superannuation system in 1882; but they were not very successful for a long time, because it was not very energetically pressed in consequence of the unwillingness of members to pay more money than they were paying for the benefits which were then promised them under the rules. But the Manchester Unity has now 500, and some number of members at the present time. It has gone forth to the world that the Manchester Unity only had two, that was never a truth, it never was two.

Manchester Unity old age provision.

11374. Only two subscribers?—Only two subscribers. It has gone forth and has appeared in authoritative documents, but it never had a shadow of truth in it. The number which the Manchester Unity has to day is 500 odd.

11375. That is the aggregate of the numbers of a great number of affiliated societies?—The Manchester Unity only at the present time has secured in annuity benefits that number of insurances, 500 odd.

11376. But are they not made up of the members of the affiliated societies?—The branches of the Manchester Unity only. I only speak of the Manchester Unity; there are thousands in some of the other societies.

Lodges where old age contribution is required and readily paid.

11377. Would you be good enough to give us an instance in which this system seems to have been adopted with general concurrence?—Yes, my Lord. In the Fountain of Knowledge and Orwell Lodges, contribution for a superannuation benefit is imperative on all new members, and it is reported by both lodges that now the system is understood there is no falling off in the number of entrants, candidates coming forward as freely as before the change was made. The Orwell Lodge has admitted 25 members.

11378. The Orwell Lodge is at Ipswich, I presume?—Yes, it is, my Lord. The Orwell Lodge has admitted 25 members since August, 1892, and the Fountain of Knowledge obtains 12 or 14 new members per annum, in a village of about 200 houses, where another society is in competition with them. I think this will show to your Lordship and to the Commission that if this system could be established—we will say in the Manchester Unity—others would follow, and would vie with each other in that new system. If it were established in the Manchester Unity, I do not know why the other lodges should not be as successful as these two have been. I have letters from the secretaries of these two lodges which I have named, and they are just as successful under the new system as they were under the old system, although it is more costly.

11379. What is the general position of the contributors to these lodges, say the Orwell Lodge; are they town artizans and workmen, or do they include countrymen?—Yes; they will come under that category generally.

Chairman—continued.

11380. Of what?—Working men of various descriptions, following various occupations.

11381. In country as well as town?—Yes; in country as well as town.

11382. That lodge that you spoke of, where a considerable number increased their subscriptions although there was competition, and the whole population of the village did not exceed 200 houses, was that a rural village?—I have forgotten just at the moment. I have the secretary's letter here; I will refer to it. Chapeltown I believe, Grenoside, near Sheffield, that is where it is; "a small village," he says, "of 200 houses, where another society is in competition with them."

11383. Although a small village, it may be a village containing highly remunerative labour?—Well, I do not know about that, my Lord; it may be, or it may not be; and there may be many residences lying outside. He says 200 houses. There are some figures here, which I think perhaps this would be a proper place to just show you, giving the proportional number who survive to 65 years of age from members admitted according to the experience of the Manchester Unity. Out of 100,000 admitted at age 18, 48,343 still survive at 65 years of age; out of 100,000 admitted at age 25, 49,475 still survive at 65 years of age: out of 100,000 admitted at age 30, 52,436 still survive at 65 years of age; and at 70 years of age out of that number admitted at 18, 36,974 survive; and of those admitted at 25, the survivors at 70 years of age are 37,841; of the 100,000 admitted at 30 years of age, at 70 years of age 40,105 survive. The average duration of life at 65 is nearly 11 years, and the average duration of life at 70 is 8½ years, according to the Manchester Unity experience.

Expectation of life in Manchester Unity.

11384–5. Were those selected lives?—Only by such selection as a medical examination when first entering into the society, because every member admitted is supposed to undergo a medical examination; inquiry into his present state of health and into the healthfulness of his family generally. I understand that that is the general medical examination.

11386. Were those proposals to establish a system of old age pensions kept apart from the sickness and the other funds, or were they taken to be one and the same?—In the Manchester Unity it is insisted that they be kept apart in a separate fund—the assurance for annuities or pensions.

Old age payments separate.

11387. Would you state what the contribution against sickness is; what the added contribution is for provision for old age?—For sickness benefits? The sickness benefits are so various; would your lordship be good enough to name some benefit—some amount of money per week. Lodges sometimes provide 10*s.* per week, or 12*s.* per week, during sickness.

Particulars of general and old age benefits.

11388. With, of course, corresponding benefits?—Yes, funeral benefits to correspond. I will select one or two, and one or two ages.

11389. You mean the ages at which subscriptions are commenced?—Yes, my Lord. We will say, for instance, at 18. I will quote the latest sickness and funeral benefit tables;

Chairman—continued.

contributions and sick benefits both ceasing at 65 years of age. At 18; for a sick benefit of 10*s.* per week during the first twelve months sickness and 5*s.* per week during sickness after continued sickness of twelve months, 10*l.* at the death of a member and 5*l.* at the death of a member's first wife; the contributions at that age would be 1*s.* 2*d.* per month, the contributions ceasing at 65 years of age, sickness benefits also ceasing.

Mr. Pell.

11390. Commencing at 18?—At 18 years of age. Now, if to that were added an annuity benefit of 5*s.* per week—which is the common benefit understood to be provided for: 5*s.* per week to commence at 65 years of age, the contributions would be, in addition to that 1*s.* 2*d.* per month, 1*s.* 4*d.* more; that is for returnable contributions. The contribution if unreturnable would be 11½*d.* That would be 2*s.* 1½*d.* per month, all contributions ceasing at 65 years of age, and sickness benefits ceasing, and the annuity of 5*s.* a week then commencing.

2*s.* 1½*d.* a month from age 18 will provide both 1*s.* 2*d.* for sickness, &c., up to 65, 11½*d.* for old age after (1*s.* 4*d.* if returnable).

Chairman.

11391. And nothing returnable?—Nothing returnable, in that case.

11392. That assumes an assurance of 5*s.* a week; I understand some are larger and some are smaller?—No, my Lord; that will be the case with all. I will give you now another case. We will say a person entering at 25——

11393. Yes; but what I want is this: Is the annuity which they insure the same in all cases, or may they, by paying a larger subscription, buy a larger annuity?—Yes, they could, by paying double that, have 10*s.* a week. By paying 3*s.* 1*d.* instead of 2*s.* 1½*d.*, the annuitant would then have 10*s.* a week instead of 5*s.* Suppose a person entered at 25 years of age, the contributions for the sickness benefit, which I have previously spoken of, would be 1*s.* 4½*d.* per month, commencing at 25 years of age. Then the annuity benefit at that age would be 1*s.* 4*d.*, making the whole contribution per month 2*s.* 8½*d.*

11394. What are the largest weekly payments secured for old age?—You see we have so few; there are a few amongst those, I observe here, who insure for high benefits; the highest insurances are 10*s.*; there are some at 7*s.*

11395. And what are the lowest?—Well, I think there are some amongst that number which I mentioned to you altogether which are only 2*s.* 6*d.* But, I believe, they commence at 60 years of age in one of the Scotch lodges; those commencing at 60 years of age would be the more costly benefit, very much.

Mr. Booth.

11396. Upon this subscription of 1*s.* 2*d.* per month for sick benefit, is that a sick benefit ceasing at 65?—Yes.

11397. What additional contribution would be necessary if sick benefit does not cease at 65, but continues when no annuity is thought of?—The contribution in that case would be 1*s.* 6*d.* per month.

Mr. Pell.

11398. What do you mean by 18 years of age; do you reckon it in the same way as the Post Office authorities, that is, between 17 and 18, or past 18?—The tables here are calculated at "age last birthday."

11399. You differ from the Post Office?—In that, yes; it is an immaterial matter almost.

Chairman.

11400. It has been stated to us repeatedly that small deferred annuities are not popular with the working classes?—They are not popular mainly because the working classes do not understand them sufficiently.

Deferred annuities may be popular if properly combined with sickness insurance;

11401. But you think that if combined with the system of insurance against sickness, they might, when fully understood, become generally adopted?—Yes, my Lord, that has long been my opinion, and the opinion is strongly fortified by the two letters to which I have referred in which it makes no difference.

11402. Will you complete your statement by saying what increase of the charges occurs in the case of returnable subscriptions?—I read that at 18 years of age, the contribution, as we call it, would be for the annuity benefit commencing at 65, if the contributions were to be returned in the event of previous death, 1*s.* 4*d.* per month.

Mr. Booth.

11403. Is that returnable without interest?—Yes.

Chairman

11404. I think you said that these contributions might be considerably raised, so as to obtain all the objects which we want, if it were not for the competition between the great societies which tended to induce members to join them by the payment of a low annual subscription?—That is so, my Lord.

11405. How do you propose to get over that difficulty?—I am very sorry that I am not ingenious enough to find a way that would be successful. I am afraid that the process would be very slow, unless a greater power than the societies will take the matter in hand.

11406. We are all deeply conscious of the immense amount of good done by the friendly societies; but could you suggest any other manner by which their usefulness could be extended?—I can only suggest what we are talking about, that they should secure annuity benefits after 65 years of age. I can only recommend, though I can scarcely see myself by what means it is accomplished; I would rather it was done by inducement than by any other means. The working classes do not like to be forced.

but should not be enforced, but left to general and actuarial progress of societies.

11407. But are there any other means? I do not suppose you consider that compulsion by Act of Parliament is possible in such cases?—I do not see that it would be; there would be a very great deal of rebellion against it, and it would be a very great evil, I consider, in this country.

11408. Therefore that may be set aside as one of those remedies which may not be thought of?—I think so.

11409. Then the only remedy would appear

Chairman—continued.

to be the constant discussion of these subjects among the bodies themselves?—I think so. I think that is the best way of securing their advancement, by encouraging them in every possible, in every available way, to improve their position. They do improve; they improve as rapidly as we can almost expect them; they are gradually coming to it, and they will come to it.

11410. I suppose during the last twenty years especially, and since the spread of education, they take a larger and wiser view of their interests than they formerly did?—Yes; they take a very much larger and a very much wiser view. I believe it is mainly the introduction of statistical information from the records of the Manchester Unity itself, by the former secretary, Mr. Henry Ratcliffe, which has led to all the improvements which have taken place in the Manchester Unity, and the other societies which have followed the Manchester Unity in its advancement, in its lead.

11411. Has the example of the Manchester Unity been very largely followed in the matter of supplying annual statements of their financial position as well as other facts?—Yes; I believe it has been largely followed, my Lord.

11412. Are there many societies that do not give these annual accounts, so as to enable their members to judge accurately what their position is?—I am not in a position to know that; the Registry Office would be the place to ascertain that.

11413. Now, hitherto, all we have said has referred to men only, I think?—Yes, my Lord.

Friendly societies for women.

11414. Is there a spreading desire among the female part of our population to enjoy the benefits arising from friendly societies?—I am not myself aware that there is a very great desire among the female population; but the leaders and advisers of friendly societies advocate the establishment of female friendly societies, and so far I go with them, but I have not the greatest possible confidence in any very great future success of female societies.

Thinks might be as branches of existing large societies.

11415. Would you make it possible for women to subscribe to the existing societies, or would you prefer to see separate special societies for women founded?—I would prefer to see special separate societies attached to the present affiliated institutions, because they would be under good government generally.

11416. What would be your objection to seeing them become members of the societies themselves, provided they paid the same subscriptions as others?—I do not know that I have any particular objections. Men meet socially at their lodges, or their courts, or their clubs, or whatever they may call them—friendly societies; I do not think it would be advisable that the women should go and join with the men at these social meetings. I would keep them separate.

11417. You think the interests of the women are best discussed by women themselves, and the interests of the men by men themselves; is that what it comes to?—I do not know that I should exactly say so, because I think men, being better informed, would be the proper accepted advisers of women's societies.

Chairman—continued.

11418. But if they became branches or affiliated members of some great well-conducted society, they would be, I suppose, under the rules of those societies?—Yes, my Lord, they would, of course; and these details which would follow I am not prepared yet to speak about.

11419. Have you heard as yet of any such societies having been formed?—Oh, yes, my Lord.

Existing ones small but mostly solvent.

11420. Where?—Well, there is the Suffolk Unity, of which Mr. Frome Wilkinson was the designer in the first instance. We have in Nottingham a court in connection with that, but this court was established with the hope of some day belonging to the Manchester Unity, and it took a Manchester Unity name, being called the Friendship, Love, and Truth Court; that is one of the mottoes of the Manchester Unity. And there are other societies in Nottingham. There is the Cowen Court, named after a lady who takes a very active interest in school board matters, and in matters generally which are for the good of the people. I think there are two or three others, but they are small.

11421. They are small?—They are small, my Lord.

11422–4. Do they appear to be increasing?—Well, I am sure I cannot say. I do not know. I cannot answer that question just now; although I valued the whole of the courts a while ago, and they were most of them found to be solvent.

H.R.H. the Prince of Wales.

Old age annuity schemes of Manchester Unity and Foresters' proved to be sound

11425. Mr. Watson, I have only two questions to ask you. Can you tell me if the scheme for old age pensions has been sufficiently long in operation to make it clear that the calculations in respect of contribution and pension are financially sound?—I think, Sir, I may say that they are perfectly sound, according to a very vast experience of the Manchester Unity, confirmed by a vast experience also of the Ancient Order of Foresters, confirmed, further still, certainly for death benefits, by the tables of the Institute of Actuaries; and I have no doubt that from the Registry Office will proceed a vast mass of information in a while upon this subject which would be still further confirmatory of the reliability of the tables which have been already published.

11426. Has the scheme been framed in consultation with an actuary?—I have certified, as the actuary of the Manchester Unity, the tables which are in use. I prepared them from the original data of the Manchester Unity, and I have certified them as being correct, which I can guarantee.

Lord Playfair.

Expectation of life in Unity and in general.

11427. You gave us the number of persons living at different ages out of your 100,000 lives; have you compared that with the rate of persons living in the general population at similar ages?—No, I have not compared them exactly; but I know from general experience that they would be very nearly the same; the Carlisle tables would give very similar results.

11428. I am only speaking from recollection,

Lord Playfair—continued.

and therefore I may be wrong, but it struck me that, for instance, at 65 you gave the chances of life amongst your persons living at 11 years, did you not?—Nearly 11 years.

11429. But I think the insurance tables give it about a year more?—A year more, do they?

11430. I think so?—Do you know what insurance tables?

11431. Well, I am chairman of a very large company, and my impression, from recollection, is that we calculated it at about 12 years?—Ah, that would very likely be from the healthy tables of the Institute of Actuaries.

11432. And at 70 you gave eight and a-half years?—Yes.

11433. Of course the insurance offices generally have a higher class of society than you have, and persons more carefully taken care of during their lives; but it would be higher than that, about a year?—Yes, perhaps so, more carefully examined. I believe the Foresters are a little lower.

11434. That one would naturally expect, from the different class of persons insured. With you they are almost all working men, I suppose?—Yes, my Lord.

Mr. Ritchie.

Government contribution and control of friendly societies deprecated.

11435. Amongst the inducements that you desire should be afforded to persons to provide for sickness and old age, do you include any contribution from Government?—No.

11436. That you would entirely object to?—Well, I have just observed here, if you will just allow me to read a remark that I have made upon that subject only; I will just read the one paragraph that refers to that subject, if my Lord will allow me: "The above are but hints as to "how the voluntary system may be encouraged. "It is not supposed that even a moiety of the "community could be at once brought in, but "insurances would increase gradually, and the "system would proceed much more soundly and "satisfactorily than could be expected of any "compulsory contribution scheme. Members of "friendly societies are exceedingly jealous of "outward interference, either by the Govern-"ment or any other authority, but they are "amenable to reasonable persuasion and advice; "and it is possible that some might be found "who would be encouraged by a liberal sub-"vention, if such a method of help could be "tendered and received without infecting the "recipient with the pauper taint."

11437. That remark of yours refers, does it, to a contribution from Government sources in aid of contribution to friendly societies?—Yes, I referred to that. If anything was to be done in that way, I say there are those who would not object; but generally the societies do object to any aid from Government or from any other sources.

11438. I suppose one of the reasons for that objection would be that Government contribution would of necessity mean, to some extent, Government control?—Exactly so.

11439. And that would be strongly distasteful to the members of friendly societies?—Yes, it would.

Mr. Ritchie—continued.

11440. And do I take it that you yourself are satisfied that the working classes are progressing, and progressing as fast as can reasonably be expected of them, in the effort to provide for themselves by belonging to friendly societies?—I am confident they are.

11441. You have not come here to recommend to this Commission that they should suggest any alteration in connection with such societies as yours?—No, I do not recommend that they should do anything of the kind.

11442. You want the working classes to be left alone?—Well, to a very considerable extent, not altogether; because there is no institution in the country which is not interfered with more or less. But we do not want any unreasonable interference.

11443. No; but what I mean is, that you are satisfied with the amount of progress that is being made?—Perfectly.

11444. And you think that legislative interference would in all probability not help forward the movement which you have at heart, and might possibly retard it?—I am afraid that is so, exactly as you state it.

Mr. Loch.

11445. You referred to the question of arresting competition; has it been suggested that conditions might be required as to the establishment either of new societies or new branches, which might in some measure arrest competition?—I do not feel myself that I ought to take a leading part in any recommendation of that character; but if it could be done without undue interference, I think something in that direction, something not very far, might be beneficial.

11446. But you could not suggest what the something might be?—No; I am unwilling to attempt to do anything of that kind. I am afraid I should come into competition with abler persons, and schemes are not easily defended.

Support of friendly societies by honorary members very rare.

11447. Turning next to the question of "liberal subvention;" is there any instance in which a patronage society has flourished successfully as against a society that had fought its own way independently, that would be an instance of a kind of "liberal subvention" possibly?—Yes. May I ask you to interpret exactly what you mean by a "patronage society."

11448. I meant where the honorary members were possibly large givers towards the fund?—I have found some cases where societies have largely benefited by honorary members' donations and subscriptions; but they are rare after all.

11449. Are they so rare that on the whole we may trace that the general principle would be, that the independent society is the strongest society and the prosperous rather than the other?—There are so few of them come under my notice that I really cannot offer an opinion very much about them. They are so very few. The great affiliated bodies know nothing of honorary members' help.

Sir Herbert Maxwell.

11450. Not in the lodges?—Very little indeed. I am an honorary member of two societies in Nottingham, and I was told in each

Sir Herbert Maxwell—continued.

a few years ago (I send my subscriptions regularly) I was told I was the only paying honorary member in the town, although they had many —one of the societies; I do not think honorary members pay very much.

Mr. Loch.

11451. May one say that the honorary subscriptions, at any rate in the few societies in which they exist, are something in the nature of what you may call a temptation to be thrifty? It has been urged that what is wanted by the working classes is a temptation to lay by money for annuities, and that temptation will be in the form of a State subsidy. I wanted to know whether you would agree?—I do not agree with that. The greatest temptation, in my opinion, should be the impression on every working man's mind of the duty to himself to make provision for old age.

11452. What is the number of members of the Manchester Unity of Odd Fellows now?—I do not remember those things exactly; seven hundred thousand odd.

11453. And what is the rate of increase, roughly, year by year?—I think somewhere about 15,000 or 16,000 it would average, as near as I can remember. My statement in regard to that must not be taken as reliable; it is not in my department.

11454. May one draw from that this conclusion: that this society by this time is affecting a very large mass of the population?—Oh, it is; immensely greater every year.

11455. And, therefore, if by any method the system which you have suggested of an annuity fund, as well as the sick benefit, were adopted, it would be a solution of this question of old age for a large portion of the artizan class?—Exactly so.

11456. Turning to the villagers, I think you said that one of the places you quoted where they had this annuity, was a village?—Yes; Chapeltown: 200 houses in it.

11457. Is there any instance of the system of old age annuity being adopted in an agricultural district?—Oh, yes; the most splendid institution of the kind exists in Suffolk (Stoke and Melford); a society, I believe, of 2,000 members, every one of whom is insured for an annuity benefit at 65 years of age, of 4*s.* or 5*s.* a week.

11458. Therefore the method you propose of an increased contribution for old age fund is applicable in your opinion to agricultural districts as well as to towns?—Yes, it is applicable; but I must always make this proviso, that the working classes do not get sufficient money to justify us in saying that they ought to pay these large amounts of money per month which they would necessarily cost. I wish that they could do it; but I am not disposed to charge them either with neglect or any other fault if they cannot do it. There is all credit due to them when they manage to save the little money from their earnings which enables them to retain their membership of a friendly society.

11459. But have you noticed with the increase of wage in agricultural districts an increased willingness to pay larger sums for these benefits

Mr. Loch—continued.

—I have not noticed any change from that cause; but I might interpose an observation there, in replying to that. In Dorsetshire, which is understood to be, I think, mainly an agricultural county, and not the most wealthy county in England, I believe that the average insurance for sickness benefits throughout that county amounts to considerably more than it does in Lancashire.

11460. And in regard to the rate of annual increase, is the increase largely in the agricultural districts?—Well, the increase is pretty general in the Manchester Unity amongst the later established districts, if I may be understood. The old districts are going, many of them are going; they began on false principles, and though great efforts have been put forth to remedy the errors of the time, of statistical darkness, yet they have not been able altogether to overcome it, and we cannot save a great many of them. I believe, therefore, that those which have been established on the sounder principles, which were adopted by the Manchester Unity in the first instance in 1853 and perfected in 1864, have been established upon sounder, and I may say sound, principles, and there the increase is going on constantly.

Failures of Manchester Unity lodges are of older ones badly begun.

11461. There also, is it true that you would find very few failures of lodges?—Very few failures of lodges in those districts, very few.

11462. And, therefore, part of the difficulty is, I understand, to remove the somewhat unsound system that was started before we had sufficient knowledge of these problems?—Yes; we help them all we can.

11463. But a period must be gone through in which that rather unsound work of the past has to be cleared away?—Yes. We do not repudiate them; we help them all we can.

11464. But you look forward to a change by which those rather unsound districts will be gradually regenerated?—Yes.

Mr. Stockall.

11465. With regard to an answer that you gave Mr. Loch as to the payment of honorary members' subscriptions, it is known to you, I suppose, that the majority of these subscriptions are not paid to the benefit funds?—Yes; they are paid generally to the management funds.

11466. They are paid generally to the management funds, or to the distress funds by the rules?—Yes; they do not go to the benefit funds in any case that I know of.

Mr. Loch.

11467. You are speaking of the Manchester Unity?—Yes.

Mr. Stockall.

11468. Do you know of many other societies besides the Manchester Unity which provide annuities?—The Ancient Order of Foresters have tables of annuities. How far they are successful I do not know, but I have mentioned one case just now, the Stoke and Melford Society, a large society. There are many other societies which provide annuities up and down the country, some of the county friendly societies; but I have not made valuations of them,

Societies providing annuities, *e.g.*, Manchester Unity, Foresters, Stoke and Melford.

Mr. Stockall—continued.

and, therefore, they do not come immediately under my notice; but from my general knowledge I am quite positive that many of them make provision for annuities if their members pay for them, and some members do.

11469. You have spoken about the friendly societies being induced to stop competition with a view to their being more successful. Supposing an Act were passed compelling all societies to have a minimum rate of contributions for the benefits promised, would you agree to that?—I should be very reticent about advising any Act of Parliament that could be looked upon by the friendly societies as being in any way oppressive. Although I might agree with its principle, I am quite aware that the members of friendly societies are not altogether yet ready for such measures. I would not force them against their will; I believe that such a method would be good in the end, but I am afraid it would cause a great deal of perturbation and trouble in the beginning.

11470. Have you been asked by any of the societies to prepare tables for annuity benefits where the members of the societies are below the age of 16 years?—Yes.

Juvenile Societies.

11471. For what are known as juvenile societies?—Yes, I believe I have prepared such tables. I cannot remember all the tables I have prepared; if that question had been put to me previously I would have told you what the answer to it really was; but I have prepared tables, I believe. Ipswich is really going on wonderfully well in advancement, and I believe that they have already had tables prepared for juvenile societies to provide for annuity benefits after 65 years of age, and the contributions to commence at something like 3, or 4, or 5 years of age.

11472. With contributions to continue till pension commences?—And the contributions to commence at 3, or 4, or 5 years of age, and to continue to be paid to age 65. I think the juvenile society would be the agent until adult membership was arrived at, when it would be transferred to the adult lodge. So we have already tables in the Manchester Unity for that purpose, but I cannot give a positive reply as to exactly how; I could furnish you with that information.

11473. You could prepare tables whereby this annuity could be obtained by the subscription commencing in the juvenile society, and then continuing through the senior one?—Oh dear, yes.

Mr. Ritchie.

Rules and practice of Manchester Unity as to lapses.

11474. Might I interpose just one question; what happens in the case of a member who has paid for some years, and then gets out of work, or gets into misfortune and is unable to continue; what happens to him?—Well, he has to leave the society, I suppose, and secession then occurs; we have many secessions of course, some, I suppose from such causes.

11475. In regard to his contributions up to that time, there is no return?—No; there is no provision in the table for any return; you see in the data obtained all these contingencies are embraced in the experience from which the tables are made.

Chairman.

11476. And, I suppose, a strict adherence to that rule is very necessary to prevent frequency of lapses?—Yes, my Lord.

11477. From indifference?—Yes, my Lord; but I know of many instances where distress funds have been formed for the purpose of preventing members having to leave from such causes, their subscriptions being paid for them; I have known many instances.

Mr. Ritchie.

11478. Do you give any period of time during which a subscriber who has lapsed in his payment may pay up what has been lapsed, and then regain his position in the society?—Yes.

11479. What is it?—Six months in the first instance, and then if he desires to come back again he can do so; the lodge can receive him back by him producing a medical certificate that he is in a fair state of health such as he was when his membership lapsed; and that is continued up to twelve months, when it can be still done with the sanction of the district committee; so he has twelve months' probation.

Mr. Booth.

Stoke and Melford Society on sound basis.

11480. With regard to the Stoke and Melford Society that you have mentioned, does its financial position rest solely upon the subscriptions of its members?—I think I should say "yes" to that; I am not quite confident.

11481. They have not an advantage in a special rate of interest, or anything of that sort?—They have had; they paid low contributions, and they had an advantage in a very high rate of interest from Consols which were allowed, I think, under certain peculiar circumstances many years ago, 4 per cent. But I believe that was only continued to the older branch. It has two branches: the older and the younger; and I think, when that arrangement was discontinued, those members whose money was so invested were allowed to remain, and the others, of course, could not receive interest at that rate; but I have since prepared tables of contributions for that society at a higher rate—a little—than they were previously paying, and now they are paying up to the full value of those benefits according to the Manchester Unity's experience.

Proposal for annuit in place o sick bene after 65.

11482. You say that the only proposal that you can make is that the sick benefit, after 65 years of age, should be changed into a proper annuity benefit?—Should cease, and an annuity benefit then be insured, yes.

11483. Do you refer solely to new members with regard to that, or have you any scheme in your mind for dealing with existing members?—Oh, yes; we have not only schemes, but we have tables prepared whereby members who can afford it, to any age, may exchange from the sickness benefit to the annuity benefit. We have published examples of how that may be done; that is, how members may exchange from one to the other.

11484. Does it become very onerous as they go on in age?—Of course, a man of 50 years of age has only 15 years after which time when he will have 13*l.* a year instead of having the average sickness allowance, which will be a very

Mr. Booth—continued.

great deal less than that; therefore, it must cost a considerable amount of money to purchase that greater benefit; and, as members go on in age, it would be more costly.

11485. And, therefore, not likely to be carried out?—Not to any very great extent; I am afraid not.

dmits ould tell ut little or many ears.

11486. So that, in fact, in effect the result of this improvement would only be felt after the lapse of a considerable number of years, with new members not for 40 or 45 years, and there would probably be few cases of members who have been any great length of time who would be able or willing to do it?—Yes; I must say that is so.

11487. So that it is a benefit that is very prospective?—Yes, it is.

11488. As far as dealing with the condition of the members?—Yes, it is.

Old age und should e separate; entral und best n Manchester Unity.

11489. Then, with regard to the position of the funds: do you propose that the annuity funds should be held in exactly the same way as the death funds are now held, separated from the other funds, and arranged by districts?—Oh, yes, most assuredly; separate and distinct entirely; not to be touched by anything else.

11490. And grouped in districts, so that there is a larger basis of security?—Well, the Manchester Unity has a central fund; I should recommend that all of them join that central fund. That would be the best way in my opinion, but you cannot bring everybody to that opinion; and, therefore, the Manchester Unity allows districts to establish these central annuity funds or lodges.

11491. Or lodges?—Yes.

11492. Lodges may do it?—Yes.

11493. But you would not consider yourself a lodge a sufficiently broad basis for such an undertaking?—I should like a broader one, but there are some of our lodges that I would have as much confidence in as I would have in the Unity itself, thousands of them. I may say still I would rather see a broader basis.

Post Office old age insurance would not hurt friendly societies.

11494. What would be the effect of the collection of subscriptions for a pension fund by the State; would it check the amounts that could be collected, or that would be raised through your society?—I do not think I am in a position to answer that question; I have not thought anything of that. The Post Office would be an excellent agency for insuring pensions, under which, if it were thought well, members might be allowed to insure sickness benefits in friendly societies up to 65 years of age, and I could see no objection to their going to insure their annuity in the Post Office if they thought well to do so. I have never heard that proposed, but I should myself see no objection to it.

11495. You think it would not have the effect of checking the stream of subscriptions in your direction?—It is a point upon which I have really not thought.

11496. At any rate, you do not seem to dread it?—Oh dear, no.

11497. You think that the prospects of success of your societies would not be injured by a competition of that sort?—No; not in any way, I think. Oh, dear no. I would give a free hand to everything of that kind.

Mr Booth—continued.

State pension, if at all should be as a gift.

11498. Then if that is so, if the effect of the Government collecting from individuals subscriptions towards a pension fund would not injure the prospects of your societies, you would say still more that if the money was collected through taxation it would not affect, supposing the scheme with which my name is associated were to be carried out, and every one were to be entitled on reaching the age of 65 to an annuity of 5*s.* a week, do you think that that would tend to reduce the amount of business coming in the way of the Manchester Unity and other great societies?—I have expressed approval of your scheme, and I have expressed approval of what Mr. Hardy has said; I have also expressed approval of what Mr. Leslie Probyn has said; I expressed that approval because of this: I think if the State has to deal with that question, it would be better to deal with it boldly; make it an acknowledged duty, and give the money, but do not call, do not force the people to pay for it directly. As for how it is obtained, the State's money is obtained, I have nothing to do with that; I would only say if it is to be done by the Government at all that would be the better way to do it, boldly, rather than enter on a dark future, which nobody could tell where it would end, or lead to.

Mr. Ritchie.

11499. Might I venture to suggest that you have not answered Mr. Booth's question?—I have, perhaps, not quite understood it. I disagree with compulsory pension in any form.

Chairman.

11500. Do you call Mr. Booth's scheme compulsory pension?—No, I do not; I declined. I only observed, my Lord, that if there was anything to be done by the Government in that direction, that would be the best of the schemes that I have seen.

11501. Do you call it compulsory?—I say if the Government is to do anything I do not call that compulsory at all, because compulsory would be collecting contributions, but even that would have be to paid for; that mentioned by Mr. Booth, Mr. Hardy, and Mr. Leslie Probyn.

Mr. Booth.

11502. My point is simply with regard to competition with your societies. Your societies are looking forward to providing, not only for sickness in old age, but for annuities in old age, and my question was first, whether, if the Government competed with you in the same method, asking from individuals monthly or weekly contributions towards an annuity, whether their doing that, whether their going round practically amongst the same set of people that you go round amongst, asking for contributions for, after all, the same purpose; whether that would injure your business?—Not in the least. I do not know why the Government should not become a friendly society if it desires, only it could not compete with us; you see it could not do it so cheaply as we do it.

11503. Then I went on to say, and there I assumed my answer, that in that case, *a fortiori*, it would be not an objection if the funds were

Mr. Booth—continued.

raised by taxation, because funds raised from door to door and from individual to individual would press more upon the minds of the men than payment out of taxation; does that not follow?—I leave the question when you come to that.

Mr. Broadhurst.

Stoke and Melford Society.

11504. What is the Stoke and Melford Society, is it a county society, or is it confined to Stoke and Melford?—I believe it is a county society, managed I believe by some of the clergy in conjunction with the committee of members themselves.

11505. But not associated with the Manchester Unity?—Oh, dear, no. No connection with any other society that I am aware of.

11506. So that it extends over several villages?—It does; I suppose it does.

11507. In the county of Suffolk?—I suppose it does. Yes.

11508. And the contributions; the highest are what; I forget whether you stated the highest contribution?—I do not think I mentioned the contributions at all. I only said that they were upon sound principles, that they were paying for the benefits which were insured to them. I believe on that subject you will get better information from Mr. Hardy than I can give you.

11509. Do you remember a motion in the House of Commons made by Colonel Howard Vincent some three years ago with regard to subsidising friendly societies?—I am not quite sure whether I do; we should very likely read such things in a passing way.

11510. I did not know whether you would see it professionally, officially?—I do not remember, sir.

Large orders increasing faster than population,

11511. Do you think that the membership of the big orders is increasing in proportion to the increase of population?—I think so; I have never paid attention to that subject, but I think they are increasing in the greater ratio of the two; I rather think so.

11512. The greater?—I rather think so; take them altogether, I believe that they are.

though labourers cannot spare much.

11513. But I understand it to be your opinion, that it is rather difficult for the rural population (the rural labourers) to pay the highest scale?—It is; it is as much as ever they can do to pay the lowest sum that they are charged.

11514-5. We all gather plainly enough that you are against State interference in any form whatever?—Yes.

11516. You are perfectly willing for Government to come into competition with you if they like, is it because you think they cannot do it successfully?—Yes.

11517. Then have you any suggestions to make to the Commission as to what can be done with the minority, who do not join any friendly society or make any insurance, and who become old men and old women?—No, sir; I do not come here either to support any scheme, or to devise any, or to recommend any; it is a great question.

11518. It is not in your line?—No, sir, it is not.

11519. Does the Manchester Unity adopt any

Mr. Broadhurst—continued.

Mode of advancement of Manchester Unity

means for advocating or spreading a knowledge of the benefits of that Society amongst the working people?—Well, it publishes its proceedings and resolutions and everything in connection with it as largely as it can amongst its own members; it does not take any steps to go beyond.

11520. But no special?—No; there is no advertising.

11521. Nor special meetings?—No, sir.

11522. Other than the lodge meetings?—That is all, and the district meetings, and the annual meetings, to which great publicity is given in the public press.

11523. Your success in increasing membership; is the Commission to understand that it arises from the advocacy of each member. Every member who joins, I suppose, becomes more or less an interested person, and advises others?—He should do so. I answered his Lordship a little while ago, I think, in stating that from the time of the introduction of correct statistical tables by Mr. Ratcliffe, the Society had been advancing in every way, numerically and financially, and in every way in which a society could advance. Therefore I attribute its general advancement to its improved system.

Mr. Pell.

State provision, if any, should be without contribution.

11524. I think you said you were disinclined to advocate a scheme of compulsory insurance?—Yes, sir.

11525. At the same time you did not think that Mr. Booth's scheme partook of that character?—I do not think I said so.

11526. Do you think it partakes of that character?—I do not feel disposed to answer these questions; I must keep off that, if you please.

11527. You do not wish to answer?—No, I do not wish to answer; I do not wish to give opinions on these matters; I will repeat, if you think well, what I did say.

11528. If you would?—I think if the Government were to adopt any plan of taking the responsibility, or something to that effect, of paying themselves old-age pensions, it would be better to do it boldly on the lines laid down by Mr. Charles Booth, by Mr. Ralph Hardy, and by Mr. Leslie Probyn, if they were to do it, because that would be a very great deal better, I considered, than any compulsory contributions by the community for it.

11529. I suppose I may understand you to mean by compulsion, compelling "A" to make a pension for himself; that would be compulsion?—To pay a certain amount of fixed money according to the schemes, which have been before the country.

11530. But you do not think it would be compulsion to make "B" provide a pension for "A," whether "B" liked it or not?—I do not think anybody would be proposing anything of the kind; I would rather speak of it when I see it.

11531. Is not the scheme which you characterise as being bold of that nature, that I would be compelled to find a pension for other persons than myself?—I should not wonder that it would

Mr. Pell—continued.

be properly interpreted in that way, but I do not intend to commit myself.

11532. I think you said, Mr. Watson, that you had not much knowledge of scales that had been prepared for juvenile annuities taken up by young people?—No; I did not say so, because I think I have had as much experience in those things as any actuary in the country; we have so many of them.

11533. You are aware that the General Post Office provides a scale for young people?—I have not looked into it.

11534. Have you never studied the scales of the Post Office?—Well, I have sometimes cursorily looked at them. Of course they must have come under one's notice, but the Government tables hardly fit our tables.

11535. Do you mean they do not fit your business, because it is rather a competing undertaking?—No; it is rather more costly than ours.

11536. Are you quite sure of that?—Oh, yes.

11537. You have only given us one statistic, that of 11½*d.* a month to secure 5*s.* per week at 65 years of age?—Yes.

11538. Have you tried that particular instance by the Government tables?—I do not know that I have exactly compared that.

11539. You tell the Commission that you have not absolutely tested the two?—No; I have not. Oh, no.

11540. Did you not think it worth while to do that?—Not closely; cursorily, we do these things of course.

11541. You have said that you thought the labourer was unable to pay the lowest rate of subscription required for contribution for your benefits; what is the lowest scale?—I say that he has great difficulty to find the money to pay his subscriptions, even for the lowest benefits that he insures.

11542–4. I thought the word was "unable," but we will take it as a difficulty? The labourer will have a difficulty to pay the lowest contribution; I took the words down as nearly as I could; what would be the lowest contribution; what was meant by that?—The lowest we recommend is 5*s.* a week, and I gave you the contribution for that.

11545. That was 1*s.* 2*d.* a month?—Yes.

11546. Commencing at 18?—That is for the sickness and funeral benefits, the contributions to sickness benefits ceasing at 65 years of age.

11547. Rejecting for the present the contributions in respect of burial and confining the inquiry to that of a deferred annuity, what would be the contribution?—I think that was 11½*d.*

11548. A month?—Yes.

11549. Money not returnable?—Money not returnable.

11550. Twopence three-farthings or something a week?—Yes.

11551. A very little more than a glass of beer?—Yes; you are coming to very close quarters now; that is so.

11552. Have you ever found any agricultural district so poor that there has been a marked diminution in the premises for the sale of this beer; I am not a teetotaler; I have nothing to do with it?—I have not had experience in that direction.

Mr Pell—continued.

11553. And you really believe that the condition of the agricultural labourer in England now is so poor in some districts, that he cannot pay a sum of 2¾*d.* a week?—I shall not put it in that form. I do not put it in that form; I say he has a great difficulty in paying any money for the insurance of sickness and other benefits; he has great difficulty; his income is so small that he has great difficulty in finding money to pay for these things.

but difficult for rural labourer.

11554. You really think that is the case?—Yes; but I do not say that he cannot.

11555. Have you acquainted yourself with the wages of these people?—No; I have not much experience in that way.

Sir Herbert Maxwell.

11556. There is one point in the earlier part of your evidence that I would like you to clear up; I think it is rather ambiguous at present. You said, in reply to the Chairman: "It has gone forth to the world that only two members of the Manchester Unity were insured for superannuation in 1885," and I understood you to say that that was an unfounded statement?—Yes; you are right.

Limited extent of annuity provision in Manchester Unity.

11557. How did it go forth to the world?—Well, I am not sure exactly how it got out, but it did go forth. I am rather of opinion that it went from the office of the Manchester Unity itself, but I am not quite sure. I will tell you what occurred, if you think well.

11558. I would rather ask you a question first, because I do not want you to make a difficulty about it. Was it not founded on a statement made by one of your directors, Mr. Holmes, on the 22nd June 1885, before a Select Committee?—Yes, before you I think it was.

11559. In which he said, "We have lately "adopted the rule for superannuation commencing at 65 or 70 years of age, according to the "option of the members; but that has been very "recent; we have only just begun it; two years "ago it was adopted, and we have, I think, only "about four (41 contributors at present)" (not two). Is not that the foundation of that statement?—I am disposed to think that that is the foundation of the statement.

Chairman.

11560. Then will you continue and state what you think was really the actual state of things?—Yes. I was about to make a statement in regard to it. The statement was simply this, that there were in the North London district four members of one lodge who declared their intention to join the Annuity Fund in the Manchester Unity so soon as it was established; that would be 1882 or 1883. In Nottingham, in the lodge to which I myself am attached, there were, though I am not quite sure to one, but I think ten members who did the same, collected their monies from that time and joined this Annuity Fund, established by the district in 1882; but by some means or other the money was never received at Manchester, I am not

Chairman—continued.

prepared to say why, so that there were really at first 14 members instead of four or two; but they never received any money at Manchester, and no money has been received there up to the present day.

Sir Herbert Maxwell.

11561. Out of a total of 600,000?—Yes, at that time; but there are now 530 members insured.

Increase of numbers of the Unity.

11562. You have spoken of the increase of members of the affiliated orders in ratio to population; have you any figures to show that?—I have not; I merely expressed it as an opinion; I had no idea that such a question would have been asked or I would have investigated it and ascertained it as far as I could, but I rather think that the Registry Office would be the best able to give you reliable information upon that point.

11563. In respect of the Manchester Unity itself the tendency is rather the other way; the number of members has fallen off in the last few years?—Oh, dear, no.

11564. What is the present number of members?—I do not exactly remember.*

11565. It has increased from about 600,000 in 1885 to over 700,000 now?—I cannot commit myself to those figures, because they are not in my department; I do not pay all the attention to those figures.

11566. However, you are satisfied that the number has increased?—Oh, dear, yes. I said, I think, it would increase on an average about 16,000 or 17,000 members per annum. I think that is somewhere near the annual increase.

11567. Can you tell us how many members now are insured for superannuation?—Yes; 530 members is the number known to me up to the present time that have come under my own observation and their assets and liabilities valued by me.

11568. Have you any statistics as to lapses, lapsed members; Mr. Ritchie asked you a question on the subject?—You see that is another matter, which does not come directly under me. They are published every year, but I might generally say, I think, that, in proportion to the number admitted, there would be about 50 per cent. lapses in the year; that is to say, if 30,000 new members were admitted, there would be during the same year 15,000 lapses or thereabouts.

Lapses probably 50 per cent. of new members,

11569. But when you say that as an actuary the ratio of lapsing does not come before you, it is surely an element which you have to take into account?—Yes; but of every individual lodge only. Every individual lodge valuation is a separate valuation. Therefore there is a number perhaps of 50 members in one case and 500 in another, but they do not come altogether, as your question would necessarily come.

Mr. Booth.

11570. May I ask, do the lapses join again to any great extent?—I answered the question a little while ago, that they had the privilege of joining again by paying up arrears within six months, or after six months, by producing a medical certificate, or at the end of 12 months by producing a medical certificate and obtaining the sanction of the District Committee.

Mr. Booth—continued.

11571. I merely ask whether you know to what extent they do it?—Oh, there is not a great deal of rejoining, I think.

rarely rejoin.

Mr. Stockall.

11572. You do not know but what they join other societies?—No. I do not know anything; I have no information upon those subjects at all.

Sir Herbert Maxwell.

11573. You have spoken of the gratifying increase in the desire of the working classes to make provident insurances; is their knowledge of the best means of doing so increasing in an equally satisfactory way?—I must hope so. I hope, as some gentleman in this Commission today said, asking me whether the force of education was being felt, I must hope it is; but I am afraid I have not any sufficient evidence yet to speak positively upon it; I hope it is.

Thinks working classes know be than for merly h to insur

11574. You said you have no fear, in the event of any State-aided fund being established, of the competition of the Government with the friendly societies?—I did not intend to be understood to say so, State-aided; no. I said that if the Government liked itself to become a friendly society I should have no fear about its competition. They could not do it so cheaply as we could; we have no occasion to fear any society, but I did not say anything about approving of State aid by the Government.

is not in favour o State su sidised i surance

11575. Surely you were asked questions as to whether, if the working classes were called upon to contribute to a State-aided fund, it would not interfere with their contributions to friendly societies?—Yes. I must beg pardon, but I did not understand a State-aided fund.

11576. It would, would it not, tap the supply upon which the friendly societies depend for their support?—I would rather speak after the event; I would rather say something after I knew it than give an opinion beforehand.

11577. You have given most interesting figures as to the survivals to 65, after certain periods of life among your members?—Yes.

Expecta tion of l in Manchester Unity medical test on entrance

11578. Those lives, as you said in response to the Chairman, are, strictly speaking, selected lives, are they not?—Yes. Selected in the way I mentioned—by medical examination on admission.

11579. And the examination is a tolerably strict one?—Yes; it is generally understood to be.

11580. Is it known to you to be stricter than the examination to which members of the great collecting societies, the assurance companies, such as the Royal Liver or the Prudential, are liable?—I do not exactly know what these medical examinations are; I think they are only partial in those societies; I do not think it runs through the whole of the societies of the Royal Liver and Prudential type. I think the medical examination is only for some insurances.

11581. Can you not answer this—that a man

* The actual number was 709,403 on 1st January 1893.

Sir Herbert Maxwell—continued.

proposing to become a member of a lodge of the Manchester Unity of Odd Fellows would have to undergo a much stricter medical examination than if he were merely proposing to insure in a collecting society, or in an industrial insurance company?—I do not feel disposed to answer that question straightforwardly from the simple fact that I have had nothing to do with medical examinations in any other societies, only the friendly societies; therefore I cannot undertake to answer.

11582. I will put it to you in this way: a person entering a lodge of the Manchester Unity or other affiliated Order, has to submit to a strict medical examination?—Yes; I think you may say so. Yes; I think so.

11583. And that would materially affect the tables of expectation of life?—No; the Manchester Unity tables are prepared from the data collected from those lives.

11584. From their own lives?—Yes.

Lord Brassey.

oke and elford ciety.

11585. You have spoken with high approval of this Suffolk society; I think you called it the Stoke and Melford Society?—Yes, my Lord.

11586. As being, practically, the best society, the existence of which you are acquainted with, which provides pensions for old age?—Yes.

11587. It is in an agricultural district, and you said there were about 2000 members; now, to what class do those 2000 members belong; do they include in a large proportion the agricultural labourers of Suffolk?—Yes; they do.

11588. Have you any information as to the average earnings of the agricultural labourer in Suffolk?—I have not.

11589. You have spoken with great satisfaction of the increased desire on the part of the community, especially the class of persons who have connected themselves with friendly societies, to provide themselves with old-age pensions; you have also spoken of a large class in whose case you have recognised that it is, practically, impossible to make a sufficient provision to secure an old-age pension. How would you propose to advise the Commission to deal with that class of the community. We could not, as you have pointed out, expect them to provide old-age pensions by voluntary contributions; we could not, without creating great dissatisfaction, and probably doing injustice, insist upon compulsory contributions. What do you think the Commission might recommend as to that class; do you see anything that we could recommend rather than a relaxation of the workhouse conditions for persons over the age of 65?—I have previously observed, my Lord, that I cannot advise upon these matters; I have not come here to advise, but to give the results of my experience. It is a very difficult question indeed. I am not prepared to recommend any scheme that I have seen, and I am not prepared to advise as to how any scheme should be formed.

annot ad- se as to laxing orkhouse nditions ter 65.

11590. If the workhouse conditions were relaxed after the age of 65, do you think it would have any practical effect in diminishing the disposition of people to join your societies, or otherwise to make provisions for their old age by independent efforts?—I am not prepared to say that it would have that effect.

Lord Brassey—continued.

Lord Lingen.

History of Manchester Unity benefit funds.

11591. In what year was the Manchester Unity established as a friendly society?—In the year 1810.

11592. And you yourself have been connected with it, how long?—I have been connected with the Manchester Unity for 46 years; I have been an Oddfellow for 50 years.

11593. You mentioned that in 1853 there had been considerable reformation of the terms on which those benefits were held out?—Yes, my Lord.

11594. Were you cognizant of what took place at the time?—Yes, my Lord.

11595. Would you state quite briefly what the character of that change was?—Yes, my Lord. The contributions previous to the year 1853 were pretty nearly what districts or lodges liked to say they should be. The general rules did lay down that they should not be less than a fixed sum for a fixed benefit; say, for instance, 3*d.* per week for a benefit of 10*s.* and such benefits as those I have been speaking about. Ten shillings a week during the first twelve months, and 5*s.* per week during any sickness beyond the first 12 months. That fixed sum was a minimum. Some of the lodges in some of the districts had the good sense to charge a little more previous to the time, but there was the introduction proposed that year of a scale called an "additional annual contribution scale," commencing with 2*s.* per year extra, and increasing according to age. You must remember that the sum I have told you, 3*d.* per week, would be charged for the admission of men at all ages, whether 20, 30, 40, or even 50. If they were admitted, whatever their age, the payment would be only 3*d.* per week.

11596. That was before 1853?—Yes, my Lord, and then this additional contribution scheme was a graduated one. Two shillings was the lowest sum per annum in addition. I think the next was somewhere about 3*s.*, and then 4*s.* 3*d.*, and so on. That was the first step towards the graduated table adopted by the Manchester Unity; it was adopted in 1853. There was great rebellion against it, and in 1854 I was sent as a deputy to South London A.M.C. to remove that attempt at a graduated scale, that contribution graduation. However I, like many others, went back again perfectly convinced that it was the right thing to do, and from that time the movement has been going on to the advantage of the Manchester Unity, and in 1864 Mr. Ratcliffe prepared his first properly graduated tables, and they were adopted in 1864, and we have been proceeding on them ever since, but I am sorry to say that even at the present day, although so many years have elapsed, we can still find odd instances of rebellion against the adoption of the graduated principle. I hope I am understood, that from 1864 the sound principles have been in force as far as possible in the Manchester Unity; that is 29 years ago.

Sound principle of graduated contributions since 1864.

11597. Now those sound principles, in the main, have been adopted throughout the Unity? Yes, my Lord.

Lord Lingen—continued.

11598. There are still certain exceptions, but those are quite in the minority?—Oh, they are; yes, very small, indeed.

Relation of lodge to Unity: position of insurers in bad lodges.

11599. Now, what is the relation between a given lodge and the Unity: You made one answer which rather struck me, where you said, in answer to a question, that a given lodge would be on a very narrow basis, and that you should wish it to be on a wider basis?—Yes.

11600. Did I rightly gather from that that a man's security for his pension is in the lodge, or is it in the Unity? Supposing I have bought a deferred annuity; when that annuity accrues, who in the first instance, or what body in the first instance, is responsible for it, my lodge or the Unity at large?—The lodge would, in the first instance, become the recipient of the contributions to the Unity fund, but if they re-assured them, as required, in the general fund of the Unity, that fund would be responsible for them.

11601. But suppose the lodge did not insure it?—Well then it must insure it itself in that case, or with the district. It would itself be responsible in that case; if it kept the money, the contributions, it would have to pay the benefits.

11602. But would an ordinary uninformed member who paid his contributions to his lodge, and who perhaps had never heard of such a thing as insuring again, would his security be simply in the lodge?—Yes, it would be the lodge of course, but they are so knitted together that he would not know anything about the distinction. If it were the lodge it would be a separate annuity.

11603. In smooth times the distinction would not arise?—No, my Lord.

11604. But supposing a lodge—have you never had the experience of a lodge becoming insolvent?—Oh, yes; I have had a good many experiences of that kind, I am sorry to say.

11605. And while in those cases the members of those insolvent lodges suffered by the insolvency of their lodges, the Unity, as a whole, might be solvent, is that so?—We should not permit insolvent lodges to insure those benefits, and have those funds.

11606. No, but what I want to come to is the security of the man who insures for this pension; the ordinary labourer who has insured in one of those insolvent lodges has to lose his payments as a rule?—Yes, my Lord.

11607. Could that happen, do you think, now?—Well, my Lord, we should not allow such lodges as those to establish annuity funds, or, if we did, that annuity money must go to another fund to be protected.

11608. But still, even at this day it is possible that a contributor's security may simply be the solvency of his own lodge; I do not say whether it is done, but that is possible?—Yes, my Lord, I must say that is so.

11609-11. You said that when the figures of a registry were published you thought that that would have a very great effect in showing the working classes what they might do; was the registry you meant that of the Registrar General, or of the Registrar of Friendly Societies?—I am speaking of the Registrar of Friendly Societies, not of the Registrar General—the Chief Registrar, Mr. Brabrook.

Lord Lingen—continued.

Friendly society members and poor relief; case very rare.

11612. Have you had any experience of men insuring in your lodges who have become chargeable to the poor rates?—Only by hearsay. Many, many years ago, when I was corresponding secretary to the Nottingham District of the Manchester Unity, I did hear complaints made from country lodges about their members who have had to make application for relief not being well treated by the guardians in consequence of being members of friendly societies.

11613. And in what did the unsatisfactory treatment consist?—For instance, the guardians I used to understand would allow a certain amount of money per week to the poor people who needed parish relief, but if a man was a member of a friendly society, and had a small sum of money per week allowed to him in his old age by his society, they would give him the same amount of money less the amount of money which he received from his friendly society; but we were powerless to interfere with this kind of thing, nor do I see how they could have done otherwise. I did not understand it sufficiently. There has not been very much cause of complaint in that respect. Very few instances have arisen of anybody in connection with friendly societies applying for parish relief.

Undue competition.

11614. I understood you to say on the whole that you rather suffered—your society—from the competition of other societies, and that you thought that something might be done in the way of consolidation; did I rightly gather that?—No, I don't think so. I thought that in friendly societies there was undue competition amongst them, and I think there is still undue competition amongst friendly societies.

11615. Too much?—Well, I do not think that they all act up to the spirit of the best rules and tables at the present time.

Manchester Unity has no connection with Post office.

11616. You work your benefit schemes whether for old age, or for sickness, or for death, entirely independently of the Post Office, do you not?—Yes, my Lord, entirely.

11617. Have you had any reason to compare the number of workpeople who insure or provide with you, as compared with those who insure or provide with the Post Office?—No, I have no knowledge whatever as to that. According to my information, such as I have had, there are not many working people in the Post Office; I cannot speak positively, but I have not understood that there are; I never knew a case myself.

11618. If a working man asked you what benefit he would get by buying a deferred annuity from you rather than by buying it from the Post Office, what would your answer be to him?—I should have to examine the Post Office charges, and compare them with our own, and then I should reply.

11619. But you probably have examined those charges?—I have answered that I have not had occasion to closely examine them.

11620. If the Post Office were largely resorted to it would reduce the competition amongst the friendly societies by reducing the number of

Lord Lingen—continued.

them, because they could not then exist in such quantity?—I think, my Lord, we must be rather careful how we deal with that matter. Are you meaning if the Post Office were to insure sickness benefits, because I don't think it likely.

11621. I confine myself to deferred annuities?—I have not any reference. I cannot answer anything about that yet. We shall have to see how they will go on, if they do it.

Chairman.

Power of labourers to insure. Stoke and Melford Society.

11622. You speak with great feeling about the great difficulties, amountiug almost to impossibility, if many agricultural labourers in meeting all those demands which society seemed to make upon them, after bringing up their children decently and properly, and providing against sickness, to provide also against old age; do you think, in your opinion, that in many cases that was almost impossible?—Oh yes, I am afraid so, my Lord.

11623. You also said that the 2,000 contributors to that society in Suffolk which provided life annuities, and which you said was extremely well managed, and also on a sound basis, consisted mainly of agricultural labourers?—Yes, my Lord.

11624. Well now, how would you reconcile those statements; I mean to begin by saying that I have no reason to believe that the agricultural labourers' wages in Suffolk are better than they are in the lowly-paid parts of this country?—The statements, my Lord, do seem almost irreconcileable I will allow, but there are so many things which look impossible that yet are done, in a manner that we cannot understand. I believe that the influence exercised by gentlemen who take an interest in this society is an encouragement for it to do what scarcely any other society in the country can do.

11625. Do you know how long it has been established?—I do not. I am sure Mr. Ralph Hardy, when he gives his evidence, will give you more information as to that society than I possibly could do.

11626. However, you would not have said about it what you did say, unless you had been satisfied that it was established upon a sound basis?—Oh yes, it is. I told you I had prepared fresh tables for them.

Lord Brassey.

Extent of supervision of lodges by Unity.

11627. Can you tell us, generally, what amount of supervision is exercised, generally, by the central organisation, over the numerous affiliated lodges of the Manchester Unity?—Yes. Well, there is a system existing, of course, and a code of rules, which is supposed to govern and to supervise from the top to the bottom the whole Unity. There is laid down a code of rules here, in which everything is laid down which shall be done, insisting upon the organisation being carried out upon the principles originally laid down in those rules, insisting upon an audit, upon the publication of accounts, upon the exposure of everything that transpires in lodges, and the carrying out of everything in accordance with the principle laid down in the rules. The system of audit is not, in friendly societies, so

Audit much improved.

Lord Brassey—continued.

perfect as we could desire it to be, but a very great improvement, I think, in that respect, has been effected in the last two A.M.C. meetings, where greater supervision in that respect is insisted upon, and a long series of very important questions are put for auditors to reply to, to prove that they have carefully and closely examined everything that comes under their observation. I think, by saying that, you will see that as good a system is growing up, at any rate, as can be expected, for supervision.

Lord Lingen.

Rules of unity, district, and lodge, given to each entrant.

11628. Are any means taken, when a man is going to insure in one of your lodges, to let him know whether the lodge fund is insured with the central society—is that stuck up on a board, as it were, in the room, or indicated in some analogous way?—No, there is nothing of that kind posted up on boards; if there were, it would not be read, I am afraid; but the rules of the lodge are given him when he is admitted, the rules of the district are given to him, and the rules of the order are given to him.

11629. But two labourers might insure on totally different chances if the lodge one insured in had insured with the central society and the other had not. Is there any effective means taken by the central society to make that difference known to the insurers?—Your question refers entirely to the future, not to the present or past at all, because we have no insurances, only in the funeral funds in districts of lodges, insured in the common district fund for funerals. All the members are there alike, but in regard to the question which we have talked about—a lodge having an annuity fund, or a district having an annuity fund, and the lodge insuring in the district's annuity fund instead of its own, or insuring in the Unity annuity fund instead of its own, that is a matter entirely for future consideration. There has not been any practical action yet.

11630. I understood you to say, when I asked you whether a man had got any actual security for benefits except the security of the lodge to which he himself belonged, that the lodges, or many of them, insured themselves with the central society, and that if he belonged to a lodge which had insured itself with the central society, then he had got the security of the central society. Did I understand rightly?—Yes, you have understood the principle rightly, but unfortunately, you see, we have got no insurances of that kind at present; we are only desiring them to come and when they come, that will be the way.

Mr. Booth.

11631. It will, as I understand, be stated in the rules of the lodge what the principle is?—Yes.

11632. Anybody on joining the lodge will be given the rules, which will state distinctly what the principles are?—Yes.

Mr. Humphreys-Owen.

Power of unity over lodges; extends to expulsion.

11633. And what would you do with a lodge that disobeyed orders?—Well, the rules provide penalties for the violation of any of the rules.

Mr. Humphreys-Owen—continued.

11634. And can you enforce those penalties?—Oh dear, yes, the penalties are enforced. If you were to look through—I have not one of such things with me—one of the quarterly reports of the Manchester Unity, you would find disputes and violations of rules and other matters, which came under the observation and the resolutions respecting them, which are allowed by the Act of Parliament to be final and conclusive.

11635. But could you tell us what is the actual penalty which a lodge incurs if it does wilfully and persistently disobey orders?—I do not know what "orders" means, to begin with; disobeying rules?

Mr. Humphreys-Owen—continued.

11636. The rules of the order, I mean?—You see they would be called to account, and they would be called upon to obey the rules, and they would be expelled the Unity in the event of refusing; ultimately they would; but that would not be hurriedly done.

11637. But it would be done in the last resort?—Ultimately.

11638. So that then the Unity would be saved the scandal of having an insolvent lodge?—Those things are done reluctantly, but they have had occasionally to be done.

The Witness withdrew.

Mr. Ralph Price Hardy, Fellow of the Institute of Actuaries, called in; and Examined.

Chairman.

11639. You are an actuary?—I am, my Lord.

11640. And have had a great deal of experience as such?—I have had a very extensive experience in all questions relating to provident societies, to superannuation funds, and especially with regard to this question more immediately before this Commission—the pension question.

11641. Can you state generally what has been done by friendly societies towards forwarding the objects that we have in view?—The provision is of two sorts—direct and indirect. Direct: A few societies offer a distinct pension-benefit, at rates of contribution professedly corresponding to the liability undertaken. As a rule, the members have not largely availed themselves of this form of benefit; partly owing to lack of means to support more than the sickness and funeral allowances, which, being of greater importance to the individual and his family than his own support in old age, have properly received prior attention; and partly due to the hesitation of men to place their savings in a form of investment, the fruition of which they may not live to receive. The former of these objections I consider to be of political importance, it being better for society that men should in adult life be kept uncontaminated by the workhouse than that in mere old age, through lack of means, they should fall back upon the support of the community. The second objection I hold to be ill-founded—because the purchase-money being exactly proportioned to the risk, the member receives the full equivalent of his payments for his chance of his being one of the few that reach an advanced age. One notable instance to the contrary will be found in the case of the "Stoke and Melford "Society (Suffolk)," where, owing to the influence of the neighbouring gentry and to the zeal and firm grasp of the financial principles underlying the question exhibited by the late Rev. C. M. Torlesse, the vicar and practical manager of the society, nearly all the members were induced to effect assurances for life-pensions certain, to take the place of the sickness allowances, the right to which latter thereupon ceased.

Pension benefits with distinct subscription offered by friendly societies.

11642. May I ask you, are the rules of the society such as might with advantage be generally adopted in districts of a similar

Chairman—continued.

character?—I think so, my Lord. Some of the county societies, for instance, the "Hampshire," have a considerable amount of pure pension-benefits; but a distinct preference appears to be given to the indirect form of provision next alluded to—because it is apparently cheaper. Indirect: The most general form of pension provision is that implicitly contained in the ordinary sickness allowance, where, in consideration of a contribution payable for life, the society contracts to provide an allowance during illness or inability to work, but upon a reduced scale after a definite period of continuous claim.

Permanent sick pay in old age.

11643. You say, "Where, in consideration of "a contribution payable for life." Is that contribution payable after the contributor has exceeded the age of 65, and is unable to work?—Generally so, my Lord; in some cases the payment of the contribution is suspended during the sickness claim.

11644. Is the demand for the contribution ever suspended on account of old age alone?—No; in this form of provision not necessarily, my Lord. Since observation has shown that the liability to sickness increases with the age, and that the periods of disability become so frequent and in the aggregate rule so high in the last stages of life, it is evident that this form of provision does effectively contain that for a modified form of pension; but the full enjoyment of that relief from labour, and from a continued exertion at a period, when the human powers have ceased to render results proportionate to the constitutional strain and efforts involved, can scarcely be said to be satisfactorily achieved. It should be noted that, under the rules of most societies, the allowance can be claimed only upon a medical certificate of inability to work; and this, not infrequently, drives men to continue at labour when nature bids them rest, or compels them to accept inferior employment at wages lower than the able-bodied of that class recognise. In my observation, this form of benefit does not ensure as a pension certain, with the corresponding relief that old age may expect, until the creature is nearly worn out; and, even when this stage has been reached, the customary allowance is on so small a scale that it can

Makes men go on working after they are worn out.

Chairman—continued.

scarcely support life even in a humble degree of comfort, especially when account is taken that the contributions have, in many cases, still to be paid under penalty of exclusion.

11645. Those friendly societies which do not provide pensions for old age profess to provide only for sickness, and not for the sickness which may be looked upon as one of the inevitable consequences of old age?—It becomes increasingly difficult after a certain age is passed to distinguish between true sickness in the common acceptation of the word, and that growing disability that attends old age.

11646. I suppose there, if the relief is refused, the obligation of paying a subscription ceases also?—If the relief is refused?

Subscription must be continued unless in actual receipt of sick pay.

11647. Yes; if the relief is refused on account of the sickness being the sickness of old age and not ordinary sickness?—I take it not, my Lord; I take it that the man must go on paying until he is exempted by the operation of the rule which says that when you draw sick pay, then you need not pay your contributions; I take it that nothing relieves from the liability to pay the contract premium except the letter of the rule.

11648. So that if he becomes too old to work and is not sick, he is still liable to pay, although he has no claim to receive?—That is so; and it eventuates that he is often crowded out.

Mr. Stockall.

11649. The member would have to continue to pay his contributions, but he would be entitled to relief the moment he could get a medical certificate?—I understood his Lordship to put it so.

11650. I did not understand that is the case?—Certainly; you see the contract is *bi-partite*; you must pay your contributions, and *per contra*, the society must redeem its obligation, when you can show that you have the necessary qualification.

11651. The member, although he was unable to obtain the benefits without the certificate, yet would be entitled when he could produce the medical certificate to the benefits?—Whenever and so often as he could do that.

Chairman.

11652. Whatever his age might be, and whatever his infirmity might be?—Yes.

Mr. Booth.

11653. Would he lose his death benefit when he lapsed?—That would depend on the letter of the rule. I have known this act so harshly in this way; I have known a man actually in receipt of sickness allowance too poor to pay the customary contribution, and it went; the whole of that man's provision went because he could not pay that contribution.

Chairman.

11654. Will you proceed, please?—Apart from the above, there is grave doubt whether a large number of the friendly societies are in a financial position to sustain even this moderate eventual burthen; and, consequently, except in the case of the affiliated orders and certain

Chairman—continued.

selected societies, the provision for old age made by the mass of the members, if not absolutely untrustworthy, is at least of a very shadowy description. According to the returns made by the Registrar of Friendly Societies, every year shows that a number of these societies are dissolved, owing, most probably, to the fact that, being upon an unsound basis and having neglected the repeatedly delivered warnings, they have at last been compelled to admit that their resources are unequal to bear the strain of their implied engagements. The last Report of the Registrar of Friendly Societies will support that statement.

Breakdown of many of the friendly societies from inadequacy of their provision for old age.

11655. You refer to that as supporting the statement you have just now made?—Yes; there is a schedule. Upon the whole, so far as the mass of the existing friendly societies go (excepting the affiliated orders, the Hearts of Oak, and a few others), I consider that no sound, and in none a sufficient, provision exists for old age relief in the sense now called for by public opinion; that the personal means of the members are insufficient to enable them to restore the financial equilibrium of their societies; and that the Poor Law must be the eventual resort of very many most deserving men when past the active work of life.

11656. Does that mean that these societies that wish to include life annuities among their benefits would be unable to exact a sufficient sum from their contributors to meet that engagement?—What I endeavoured to state shortly is this, that a number of the societies have offered their members benefits which their existing resources will never enable them to redeem. I have a case in my chambers at this moment, sent up to me from Hampshire.

11657. But do you go further and say that the present contributors to these societies would be unable to make the additional contribution requisite for obtaining a life pension?—Yes, when the rectification has been postponed beyond a certain point, it becomes financially impossible for these men to put down the large sums of money required.

Rectification in many cases impossible, owing to the large sums required.

11658. They would have to repair the mischief in the past, as well as provide for the future?—Exactly; it is the burden of the past, the past neglect, that drags them down. They could possibly do something for the future, but when it comes to these wretched agricultural labourers paying down thousands of pounds, for that is what it amounts to, it becomes impossible. This little society down in Hampshire was an excellent society in its way, but it comes to this, that the few remaining men must toss it all up and go into the workhouse, and there is a large number of societies, I am sorry to say, in the same position.

11659. What you say now applies to existing societies framed for other objects than those which we have?—Entirely, my Lord.

11660. But it does not go so far as to say that societies might not upon proper rules be now established, which would secure all the benefits which these societies have hitherto attempted to secure, and in addition to that, funds for a life pension?—So far as these existing societies go, they are moribund. It is quite possible to

Chairman—continued.

set up a society to-day, with a proper scale of contributions, assuming that the parties could pay them; actuarially it is quite possible to frame a scale of contributions, but you must begin again.

11661. In that case the interest of the old subscribers would be gone?—Gone.

The Hearts of Oak.

11662. Well now, would you tell us about the "Hearts of Oak" society?—I have got a complete account of this. The "Hearts of Oak" was established in 1842; and, on the 31st December 1892, registered 175,000 members (which number is rapidly increasing), and possessed realised funds of over one million and a quarter sterling, such being invested largely in loans made to counties and boroughs under Parliamentary powers, and in freehold ground rents, in the purchase of the society's business house and fittings (26,009*l.*), a sum in mortgages, and a deposit with the Post Office Savings Bank. The society is not divided into lodges, or branches, and is the sole example of a centralised society on a large scale. All payments are made direct to and by the secretary, who also conducts the whole of the vast correspondence entailed by the daily working and the management of the finances. The supreme governing body consists of 200 delegates, elected periodically by the members, who meet at stated epochs for a several days' session, where the formal business is methodically taken from a prepared agenda; and there are committees (some of which meet nightly), for the dispatch of current matters, and for the decision of minor points affecting the management. There is a standing committee of arbitration, composed of public men not belonging to the society, to whom an appeal can be made against the decision of the managing bodies, and thus the legal rights of the humblest member are safe-guarded at a merely nominal cost. All candidates for admission are medically examined as to their fitness, some at the society's house, and others in the districts where they reside.

11663. Is this society situated in London?—Its head office is in Charlotte-street, Fitzroy-square. I put in the rules, my Lord. The accounts of the society, which have for many years past been under the continuous audit of a public accountant, are printed in great detail and circulated amongst the whole body; and the financial position, as determined by an actuarial valuation, has been annually investigated by myself, and a full report thereon and of the age-incidence of the sickness, deaths and secessions is also printed and circulated. I put in the last actuarial report. It is about 10 years that they have gone through this process annually. The great publicity attendant upon its affairs, the strict economy observed in the management, and the freedom from personal expense, beyond the legal contributions, are fully appreciated by the members, and they are largely attracting the notice of the more thoughtful, who seek solidity rather than show in the all important matter of a provision against the accidents of life. The members are distributed over the metropolis and the provinces, and belong to various ranks of life, following all the occupations known to industry. Until recent years, entrants were required to be

Chairman—continued.

earning wages above 24*s.* per week, and certain trades known or believed to be dangerous or unhealthy were excluded, but these several restrictions have been abrogated.

Amount of sick benefits.

11664. Entirely?—Entirely, my Lord. The benefits allowed are as follows: Sickness, 18*s.* weekly, first six months; 9*s.* weekly, second six months; 4*s.* weekly, remainder of illness, with remission of contributions. Wages to 12*s.* per week allowed to be earned during receipt of this benefit. I would draw your attention to that, my Lord. The peculiarity of that benefit is that wages up to 12*s.* per week are allowed to be earned during the receipt of this benefit; therefore it is not exactly a payment for a total disability, it is a partial disability payment.

Mr. Hunter.

11665. Does that refer to the 4*s.*?—The 4*s.* entirely.

Other benefits.

11666. Not to the 9*s.*?—No. Then there is funeral money. Death of member, 20*l.* Death of wife, 10*l.* Lying-in: each confinement, 1*l.* 10*s.* Fire: loss of tools and implements of trade, 15*l.* Sundry small benefits. The contributions are, for all ages: sickness, 7*s.* per quarter; all other benefits (thereabouts), 3*s.* per quarter. Raised by quarterly levy, as the demands require, say, 10*s.* per quarter. These benefits are applicable to all members, the contributions are for all ages; it is a uniform contribution, not a scale rate, for the sickness, 7*s.* a quarter. Then all the other benefits, the death money, the lying-in, the fires, and the sundries are raised by levy *per caput*, exactly according to the amount that is required. This levy has averaged for some little time past, 3*s.*; the total contribution under all heads may be put at 10*s.* a quarter at present.

Amount of subscription.

Chairman.

11667. That is rather less than 1*s.* a week?—Yes, about 9*d.* a week. The provision for old age is contained in the 4*s.* weekly reduced allowance (though this is claimable at all ages), to draw which the member has to show that the state of his health precludes his earning the full wages of his employment, and that his total emoluments do not exceed 12*s.* per week. The contributions cease while this allowance is payable. It is clear that this is both a very small and a very uncertain provision, and that its indefiniteness detracts largely from that assured certainty that is required for a perfect old age maintenance. So much was this felt that, in 1892, in response to a very general demand by the members, an elaborate inquiry was made into the cost of both increasing this reduced allowance and of making it payable as a pension certain from and after some fixed age, so that a member might look forward to a few years of repose and comparative comfort before death. It was, however, found that a change of this nature, when the cost of the proposed new allowances was properly assessed, and for some pension age that did not represent the extreme of life, would involve so serious an increase upon the current contributions that even a body of members accustomed to contribute 40*s.* per

Chairman—continued.

Regular pension system not introduced because of great expense.

annum could not, taken as a whole, afford the further permanent charge upon their incomes. The proposed conversion had, therefore, to the great disappointment of all, to be abandoned. The question of setting up an independent pension fund, to be voluntarily joined by such members as desired this additional benefit, was also considered; and as the general opinion was that the cost could not be borne by any number, and that even many of these would decline to embark their savings in this particular form of provision, the proposal was likewise rejected.

Rule allowing recipient of 4*s.* benefit to earn as much as 12*s.*

11668. Did your judgment go with those who rejected these changes?—On a matter of finance entirely. What I and those with whom I acted wanted was to get rid of this 12*s.* a week rule, and to make the benefit one claimable in pure sickness only. If that had been done I think we could have converted this 4*s.* a week into a pension at about 70 years of age; we could have rendered that which is now uncertain somewhat certain; but the delegates, I suppose with the members at their backs, would not consent to that proposed alteration; and then there was no alternative but either to put up these contributions very largely, or to abandon the scheme. They would not pay any more; I do not know whether they could not, but they would not pay any more, and therefore the proposal had to go.

11669. Is the payment of 4*s.* a week often given to those who are earning as much, or nearly as much as 12*s.* a week?—Well, he must not earn more; as little less as he pleases; you cannot inquire; we have no records to show whether this 4*s.* is paid simply because the man is entirely on his back, or whether it is that he is partially disabled.

11670. I presume the object is to pay those who from illness or old age are incapacitated from earning the wages which they had been able to earn in their youth?—That, my Lord, of course, is the great want of human nature, and these men who are very practical men know that, and that is the benefit they have set on foot to meet that.

This particular allowance should be abandoned.

11671. But you wish that particular allowance to be abandoned altogether?—I admit that I do, because I attach much more importance to the provision for old age; I want to keep these men out of the workhouse; that is the aim of my life at this present moment.

11672. But it would seem to me at first sight that the position of the contributor would be better as long as he was able to earn anything, because he could add the 4*s.* a week to his earnings, however small they might be, whilst supposing that allowance had not been made you say the old men who are still unable to earn anything would have got as much as 7*s.* a week?—Your Lordship is quite correct upon that point, but there comes an inevitable time when he cannot earn the 12*s.*, or anything like it, when he can earn nothing at all. Printed in this report here are the names and ages of the persons upon the superannuated list, and there is a number of those who can do nothing at all, and have to subsist in the best way they can upon 4*s.* a week.

Chairman—continued.

11673. Still the arrangement seems to encourage those who can do something to do it as long as they are able?—I should be entirely with your Lordship up to when old age begins; I quite admit that there should be the stimulus upon the man to put his back to work; but, when you get over 65, certainly when you get over 70, so far as I can see, that rule operates very harshly.

Mr. Ritchie.

11674. I am not sure whether I understand; I understand that any man who cannot work would get this 4*s.* a week?—Yes; he may work and make 12*s.* a week or not, as he pleases; but he draws his 4*s.* provided he can get a medical certificate that he is unable to earn the full wages of his employment. The next division is upon the point upon which you wished special information, the superannuation funds, of which I have had a great many through my hands. Some large employers, chiefly where the service is of a semi-public character, have recognised the importance of seeing that some provision is made for the old age of their staff, thus enabling them to secure fidelity of service, undivided attention to official duties, as well as to exercise a free hand in promotions and retirements as the exigencies of the business may require, and apart from any supposed vested interests.

Superannuation payment given by some large employers.

Chairman.

11675. Would you define what you mean by "semi-public institutions"?—I mean, my Lord, a railway, or bank, docks, and undertakings of that character. In some cases a fund has been created, with a scale of allowances framed to meet various contingencies, towards which the staff are required to make a contribution, which is supplemented by the employer, who, in addition, generally guarantees a minimum rate of interest at which the investments are improved. In others no actual fund has been set up, and the allowances upon retirement, though practically fixed, are subject to grant in each case, the employer assuming the burthen of the whole cost, and treating it as an expense of and incident to management. If the service in question be permanent, such as that of a railway company, or nearly so, as that of a well established bank, this old age provision may be looked upon as practically secured; but there are large private undertakings where similar arrangements exist, and which cannot be said to possess the essential elements of permanency, and where, notwithstanding the kindly feeling that has prompted such schemes, and the undoubted endeavour that will be made to maintain them, the security for the provision cannot be said to be quite satisfactory.

Contribution made by the staff supplemented by employer.

11676. Have you known cases in which the expectation of the workmen have failed in consequence of the uncertain position of the employers?—No; but these arrangements are, comparatively speaking, modern, and time has not yet tested them.

11677. Would you describe the railways' superannuation funds?—Most of the large railway companies possess separate funds of this

Railways' superannuation funds.

Chairman—continued.

nature, established under Parliamentary authority (that is important, my Lord), the membership of which is compulsory; but these funds provide for only what are termed "officers," and (with a partial exception in the case of the "Great Northern") do not deal with the "uniform" staff. A number of the smaller companies have joined the fund administered by the "Railway Clearing System" committee, where the rules and benefits are very similar to those of the separate funds of the other companies. The contributions made by the members are at the rate of 2½ per cent. upon the salaries, which are deducted from the monthly pay sheets; and the companies contribute a like amount in respect of their employes, and, as a rule, either guarantee or make up the interest yielded on the investments to 4 per cent. The benefits differ slightly in the various funds, but generally they provide for: (*a.*) Return of the whole or a part of the member's contributions upon retirement before superannuation. (*b.*) Certain payments on death before and after superannuation. (*c.*) Pension at age 60, according to a scale reckoned as a percentage upon the average salary from entrance down to retirement, and in some cases of retirement through ill-health in middle life. Superannuation is allowed upon the scale, corresponding to length of service. It will be observed that the whole of the contributions are not applied to pension purposes, but that, looking to the flux that obtains amongst the staff at the early ages, and also to the deaths that must take place during the active working period, the benefits (*a.*) and (*b.*) are very substantial, and will make a considerable inroad upon the pension provision. The pensions secured, when it is remembered that they are not reckoned upon the salary at the time of retirement (which is the true measure of the man's future needs), but upon the average salary, work out small, and are, in my opinion, too small to properly maintain the pensioners on a scale commensurate with their social necessities. It is, therefore, a fact that superannuation does not take place at the age of 60; but it is postponed for as long as the management will permit, extending in some cases to over age 65, though showing a tendency to settle down towards age 63. It is contended by the members that the service is laborious, and that the constant strain of the work is calculated to wear the men out at an earlier age than that observed in employments of less continuous pressure, and, in a degree, this I believe true, but not, in my observation, to the full extent claimed. From my intimate knowledge of these funds, and from repeated and constant inquiries I have made into this point of the subject from members of all ranks of the service, I entertain no doubt but that, scanty as may be the old age provision derived therefrom, these funds do represent a most kindly and most praiseworthy attempt by the companies to recognise the claims their dutiful servants have upon the body corporate; that a provision is secured, that many of the members, if left to themselves, would neglect to make until the rising cost would render it quite impossible for them to support; that the interests of the service, and consequently those of the public, are well served by the freedom obtained

Benefits.

Pensions too small.

Chairman—continued.

of placing upon a pensioned list any well-behaved servant that has become past the work of his department, and of replacing him by one still in the vigour of activity.

11678. That is, of course, more true in the case of railway companies than other companies, inasmuch as they are responsible to the public for the efficiency of their workmen?—Pardon me; they are equally so in the case of a bank or dock.

The uniform staff not included.

11679. Hardly to the same degree?—These employés in this superannuation fund are not the uniform men that your Lordship sees at a railway station; they are the clerks and the officers, persons of that description of life.

11680. But are they not the signalmen and all these other varieties of men?—May I venture to refer your Lordship to what I have stated, namely, that these funds do not deal with the uniform staff, that is the staff wearing the uniform or livery.

Mr. Broadhurst.

11681. It does not apply to the porters and guards?—No. Superannuation funds, or settled arrangements as to retirement in old age, exist in connection with the leading banks. The "Union" and the "National Provincial" Banks have superannuation plans of this nature, but no clerk is required to make any contribution thereto. I would ask your Lordship not to print that, but that is the Union Bank scheme. The "London and Westminster" and the "London and County" Banks have either funds, or a settled scale of superannuation, but I have not up to the present, been able to ascertain the particulars. Messrs. Cook & Son, the tourist agents, have lately started a similar fund, to which both the firm and staff contribute. There are also funds in connection with the trading public companies and private firms, with the details of which I am not familiar. Now, my, Lord, I think this case of Messrs. Cook's fund would admirably illustrate the position your Lordship took up. They started this last year. Who is to say, excellent as may be the business of Messrs. Cook, that 50 years hence they will be able to discharge these obligations.

Superannuation funds of banks.

Of various trading and private firms

Chairman.

11682. Well, are the workmen free to enter into this or may they object and decline to enter?—Well, I take it that it is a condition of employment, "if you come into our service you "must adopt our regulations." I do not think that very much liberty would be allowed.

11683. Apart from that risk I suppose you would consider such an arrangement to be not only for the advantage of the people themselves, but for the public advantage?—I think it contains an element of very great danger. It is impossible that a firm even of Messrs. Cook's standing will last a couple of generations hence. I think it would be better, and I did venture to advise my friend who settled the scheme, to urge upon Messrs. Cook to contract these pensions with the Post Office and so to place them beyond all shadow of question.

Want of permanency about a private firm.

Mr. Stockall.

11684. What about those that leave?—I am not familiar with the details, but I believe that very difficult question has been dealt with in some way, satisfactorily or otherwise I do not know; that of course is the difficulty in all superannuation funds, what are you going to do with the man who abandons the career.

Mr. Booth.

11685. Can you say with regard to the railways what is done?—Yes, it is all set out in detail in this sheet, which I am to ask you to treat as confidential, (not that it is not at the disposal of any gentleman here present). I will just give your Lordship an illustration or two. Supposing that a man has to go in consequence of reduction of staff or rearrangement of staff, they give him his own contributions back again with interest. If he has to retire upon ill-health, upon certain conditions, his own contributions are given him back; if he is dismissed not for misconduct they give him his own contributions back and so on. There is an endeavour to meet the man's objection "that I "have lost my money by joining your scheme, "and I might have done better by putting it "elsewhere." They try and meet that as much as possible. Of course the result is, that the pensions are not so large or so satisfactory as they would otherwise be, provided that the whole of the contribution ensured in that behalf. It is a most interesting document; it is quite worth any gentleman's while to look at.

Chairman.

11686. You have given I think much thought to the question of the provision, of a State provision, for the aged poor; would you give us your views in that matter?—I commence with the importance of settling the question. The principle of making a provision for the aged poor, wholly or partly out of State sources, and irrespective of that now claimable under the Poor Law, would be so novel in the administration of this country, that any scheme put forward in that direction should be closely examined in both its political and financial aspects, and none should be accepted that will not effectually and finally meet the real objects in view, and dispose of the rapidly rising discontent with the shape the provision now takes. A Scheme depending upon contributions could be adopted by only a portion of the community, and would act, preferentially, in the interests of the least helpless, and must necessarily leave the vast remnant still seething in hopeless pauperism, which, in the interests of the State, and for the spread of civilization, it is imperatively essential to remove. Again, a contribution scheme would render it possible that the provision attempted may break down at some intermediate stage, through neglect of failure of means to support the assessed contributions, of which, it is too much to be feared, there would be many instances. This would only accentuate much of the present misery, by throwing the unfortunate individual back into the ranks of pauperism, from which he had made so earnest an effort to escape, and rendering him thereafter a doubly discontented man. For these reasons, mainly, it appears to me no scheme has any chance of the required amount of success, as a political and social measure, that is not universal and immediate in its scope, non-forfeitable in its operation, and absolute in its results of placing, at least, all impecunious persons upon a retired list at some fixed age, when further labour at wages should be prohibited by Statute.

Chairman—continued.

11687. You mean to say that a hale man of 70 who is anxious to work and who can find remunerative employment should be prohibited by statute from working?—In my view, if a man chooses to come to the State and say, "I am impecunious and cannot work, and I "want your bounty," I say, "You must stop "work or else your claim is not a genuine "one." I have no test of the genuineness of the demand unless a man backs his own opinion. With respect to contribution schemes generally, the rates required from persons of middle age would be, in almost all cases, except those of the upper and professional classes, beyond their means, and consequently a very large and very important section of the existing population would stand excluded from benefit. While, even for the younger, it is, I believe, a fact that very large numbers cannot afford any further deductions from their incomes; and that, if any of them be tempted to apply towards pension purposes, for their sole personal advantage, the amounts hitherto devoted, in the interests of their families, to the sickness and funeral benefit society at large, will suffer by an increase of adult pauperism. The lower ranks of labour already, through lack of means, are compelled to neglect too many duties, and it would be politically undesirable to offer any inducement for their abandoning the self-respecting habit of providing, through the friendly societies, for sickness and burial.

Insurance for old age would be at the cost of suitable provision for sickness and funeral benefits.

11688. I would venture to put to you a question that I put to the last witness, which was, "How is it that the Stoke and Melford Society, "situated in a county where wages are notori-"ously low, is enabled to produce such good "results"?—I daresay, if we can get at the real history, we shall find that those contributions were largely aided by the benefactions of the gentry round about.

11689. But you do not know whether that is the case, do you?—No; I do not speak of it from personal knowledge. Then there is no doubt, to use a common expression, they were caught early; they were brought into the fund as boys. There is no doubt, if you can get a lad in at 16 or 17 years of age, as a matter of finance that pension contribution is very small, and within his means; but you cannot get him early, as a practical measure, in life; men do not begin to think about these things until they are much older.

Unless contribution is begun as a boy

11690. It seems rather difficult to believe that the Rev. Mr. Torlesse should have excluded all, say over 20 years of age?—He took them in much earlier; there is no doubt they came in much earlier than that.

11691. They came in, yes; but he must have included a great number who came in later?—I should gather not. I believe there was a limit of admission of age.

11692. Will you proceed please?—Grave

Chairman—continued.

objections exist to any plan requiring an employer to contribute towards a workman's pension, or to his being obliged to make a deduction from the wages on that account for payment over to a local or general fund. It is very doubtful if an employer's contribution does not fall back upon the workmen in the shape of reduced wages. Objection to Compulsion: It is unnecessary to more than refer to the suggestion that direct contribution to a pension fund should be *compulsory*. No government would stand that attempted to carry such a measure. Objection to State Subsidies: The principle of State subsidisation, however cautiously it may be worked, is one to be wholly avoided. If applied to supplement the contributions paid to any friendly society on a pension account, or if the benefit actually purchased be increased by a State grant, either will necessarily entail upon the society in question the evils of State inspection, and eventually those of State control. The friendly societies are well aware of this danger. If, on the other hand, the State were to guarantee a fixed rate of interest (above the yield of Government securities) upon the accumulations of a pension fund administered either by any society or under the authority of Parliament, the same right of inspection and control would logically follow in the former case, and in either case the financial effect would be to throw the heaviest portion of the burthen upon posterity, since the money demand under the guarantee would be light in the early days of the fund and heavy only when the full accumulation is reached. Difficulty in dealing with Lapses: Again, in a contribution fund, many of the contracts are sure to lapse through non-payment of the premiums; and hence will arise the difficult question of what allowance (if any) should be made in respect of the past payments, and what on account of the subsidy increments. Here the intended pension provision would fail, and the expectant beneficiary relapse into pauperism and active discontent. Difficulty of Explaining why Contributions should not be Returned: Further, it is impossible to make the ordinary man understand that, notwithstanding the contributions have been so fixed, his past payments are sunk, should he fail in reaching the pension age: he will complain of forfeiture and be continually bringing pressure to bear upon the Ministry of to-day for relief; and should he die after receiving only a few years' pension, it will be equally demanded on behalf of his family that some refund should be made to them. It will be useless to point out that such a contribution is not of the nature of a deposit in a savings bank, which can be drawn upon, but merely an averaged payment framed to exactly meet the benefit in question and no more. Of course if the contributions be specially made to cover both pension and a return upon demand or death, they must be higher than those that provide for only a pure pension; that is to say, the same amount devoted annually to cover *both* benefits ensures a much smaller pension, and the man's savings, to that extent, are ineffective for his old age. To illustrate that position, as far as it can be illustrated, I have prepared two tables, which I think will assist gentlemen present.

Deductions from wages mean reduced wages.

Compulsion impossible.

State subsidy mischievous.

Lapses difficult to deal with.

Impossibility of making contributions returnable would cause discontent.

Chairman—continued.

The first table shows the probable number of survivors out of a body of entrants, which, for the sake of convenience, I have taken at 10,000; of course the results are applicable to 100,000, or to any number where you can get a steady average. If I take age 20, 10,000 young men enrolled at the common age of 20, if their numbers be counted ten years afterwards it will be found that 9,265 only have survived; the rest have died year by year. At 50 those numbers are further reduced to 7,220; and if we take the age of 65, to which so many eyes are now turned, only 4,956 of the original subscribers remain to claim the benefit which they expected at starting. If we carry those figures down to 70, we find that only 3,943 remain, and if we get towards the extreme of life, age 80, it is only 1,565 that survive. That table may be applied in this way (I am passing on to Table 2): A man of 20 may say, "I will pool with my fellows; I want a provision if I live to 65; and if I do not live to 65 it does not matter to me at all; I am, therefore, content that if I die before that what I have paid shall enure for the benefit of my comrades," in which case a common contribution of 1*l.* 10*s.* per annum, continued from age 20 down to age 65, would produce 10*s.* a week. But supposing, although he may accept that logical principle, he stills hangs back and thinks it is very hard that he is to lose his money if he dies, he says: "Well at least give me back "my payments if I drop before." I say, "Very "well; you must then pay instead of 1*l.* 10*s.*, "1*l.* 19*s.* 11*d.* Then all that you have left behind "in the fund for the common benefit is the "interest." But supposing that does not satisfy him; and he says, "I want the "control of my money at all times, that if I "change my mind I may go and draw it out." "Very well," I say, "then you must go to the "savings bank, and you must put into that bank "2*l.* 11*s.* 3*d.* every year, and that will give you "your pension of 10*s.* a week at 65; or you can "draw out your money, with interest, and clear "out at any time before 65." Your Lordship will see the great difference between 1*l.* 10*s.* and 2*l.* 11*s.* 3*d.*; it adds 1*l.* to the benefit; or two-thirds on to the original cost. Your Lordship, will, therefore, see that any scheme that falls in with the popular delusion that a man loses his money if he dies, must be so costly that it is impossible practically to carry it out. The same explanation applies, of course, to the other ages. Then I pass to the difficulty of investing the fund, which is really very formidable. Lastly, should the State set up a pension fund, great difficulty will arise in keeping the capital invested at any remunerative rate of interest; while the control of the vast sums that will be accumulated would give the government of the day a dangerously preponderating influence in the money market. The expense of administering such a fund, or of watching and recording the additional amounts given by way of subsidy, would be very heavy, and would require a new and permanent department working under the authority of Parliament. It is impossible that I could give the Commission any idea of what that fund would amount to if the scheme were successful; and it is no use considering it if it is

Danger of giving the Government control over so large a capital.

Expense of administration would be very great.

Chairman—continued.

not likely to be successful. I think it is likely, in time, to approach the dimensions of the National Debt. How it would be possible to invest that fund without descending into the actual arena of commercial competition, I do not know; and that, I think, would be a fruitful source of jobbery.

Mr. Booth's pension scheme.

I now pass to a scheme for which I profess the profoundest admiration, and so do many of my friends. Mr. Booth's scheme is, in my judgment, the broadest and most statesmanlike measure proposed, and has received the heartily expressed support of many working men at meetings where I have been present for discussion of the pension question. It is universal in its application, and preserves a strict equality of all before the law, rich and poor, male and female; it inflicts no stigma of pauperism upon the recipients; it demoralises no society by subsidies, and disturbs no relations between employer and employed; and, so far as pensioning will remove or mitigate the evils traceable to poverty, it will be effective, and the least costly in administration. I originally held the same view as Mr. Booth, though I had not worked out the details with the completeness he has shown; but I was compelled to abandon the idea as one, in the present state of political enlightenment, practically impossible for the Government to carry. The average voter will insist that he is being specially taxed for the pensions of others, and will ignore the fact that his own assessment towards the current purposes of the year secures to him, in his turn, the same pension-right in old age, which right would rest implicitly upon a statutable charge upon all property of the country. An indication of the views I originally took will be found before a Committee of the House of Commons, when Mr. Blackley's scheme was there.

Modified by Mr. Leslie Probyn; pension only to be given to those needing it.

This is the scheme which I, with great humility, submit for consideration as a modification of Mr. Booth's scheme. I would submit that, for the present, the pension-right should be recognised only for the proved impecunious aged, or (as Mr. Leslie Probyn proposes) by supplementing the income of any acquired property up to some reasonable limit.

11693. You do not define the age?—Not under 65. I would not call any man aged till 65, and as a practical fact we shall not find that men will call themselves aged at 65.

11694. I think you meant 65 and upwards?—Sixty-five and upwards.

Mr. Booth.

11695. I understand that a man must abandon his right to work?—Entirely.

Chairman.

Pensioner should be prevented by Statute from working.

11696. The witness has already said that, in his opinion, any man above that age who receives advantages ought to be prevented by Statute from working?—Exactly, my Lord, should he come forward and claim the advantages.

11697. Because then he would be competing in the labour market?—That is one ground. There is another; the only way in which you can tell whether the man is genuine in his application is that he tosses up his other work. I

Chairman—continued.

venture to think that if this modification be impartially considered, it will be seen that it imports no novel principle, but it is merely an application of the practice adopted some years ago in the case of the Greenwich pensioners, who formerly had to live in the hospital, and who now enjoy their pensions in their own homes. I have never heard but that this measure worked satisfactorily to all concerned.

11698. You will admit that there is a difference between Greenwich pensioners who have served their country and others who have not?—Entirely. The soldiers' and sailors' pensions rest upon an entirely different ground. It will be observed that since all the impecunious aged have now to be supported by the Poor Law, the cost of such an arrangement would not be very much in excess of that now paid out of the rates. The addition beyond the existing charge represents the cost of those that now struggle for a wretched existence without relief, and of the few that are supported by voluntary gifts, all of whom would, under the proposed scheme, certainly come in.

All impecunious aged persons at present supported by Poor Law relief

Mr. Ritchie.

11699. Is that the fact that all the impecunious people over 65 are supported by the Poor Law?—No, sir; that is exactly what I say is not the case. I contribute to the support of some people myself.

Chairman.

11700. By "impecunious," I presume you mean not persons who are not well off, but persons who are destitute?—Yes; but it is not quite a happy term, I admit. If your Lordship will allow me, I will alter it. It should be noted that all property has adjusted its price to bear this Poor Law burthen, and that, therefore, no one can reasonably complain of its being maintained. On the other hand, if any measures were adopted, the effect of which was to relieve property of the charge it has always borne and has been priced to bear, labour would have a legitimate ground for demurring to the disturbance of a long-established settlement. I then deal with the objections. I think it is always fair to notice what your opponent is likely to say.

Poor Law relief a fixed charge on property.

Mr. Ritchie.

11701. Might I ask you for a moment on this, where you say that all the impecunious or destitute aged have now to be supported by the Poor Law, the cost of such an arrangement would not be very much in excess of that now paid out of the rates. Is it not a fact that a very large number of what would be commonly called "the "destitute aged," are now supported by a little work of their own and by charitable assistance, and not out of the Poor Law at all?—There is a large number lying on the border land, I am quite familiar with that point, who are supported partially by doles from friends and relatives. I have a number of cases myself, and they do little pottering jobbing work, much to the discomfort of everybody.

Poor living on the borderland of absolute destitution

11702. Much to the discomfort of everybody?—Yes, because they come and press you for jobs

Mr. Ritchie—continued.

for which you have to pay them more than the market value of the labour. I am a sufferer myself under it, and that is a very common occurrence.

11703. Yes, but my question has reference to the guarded assertion, that your proposal would not be very much more costly than the present cost. At present they are supported out of the Poor Law; is it not a fact that large numbers are not supported out of the Poor Law now?—I would not venture to contradict a gentleman of your experience.

11704. No, I am only asking?—It is the first time I have heard it, sir.

11705. I am asking a question, whether as a matter of fact there is not a considerable number of the aged impecunious poor who are supported partially by their own work and partially from charitable sources, and do not come on the Poor Law at all?—I have sought in vain for any reliable statistics. There may be plenty of figures about, but I do not accept those. The best estimate that I could make is, that it would add another million pounds sterling to the existing Poor Law charge for the aged poor. I might put it in that way; that, no doubt, is what you want to arrive at—the money cost. I am open entirely to enlightenment or even to correction. I have reckoned that two million pounds of our Poor Law charge is attachable to the aged, and I think you would bring in 50 per cent. more by my scheme, viz., another million a year.

Scheme might cost 1,000,000*l.* more than at present.

Mr. Booth.

11706. You have not mentioned the amount of the pension, Mr. Hardy?—It should be as nearly as possible what the present cost is, and I consider that that, if it is fairly scrutinised, is about 10*s.* a week. The cost I know varies; in some parts of the country it is very much below that, but I think if you look into the true burden, the cost of the buildings, the cost of officials, the cost of the administration generally, I should be very much surprised if that falls very much below 10*s.* a week all round; and my idea was to let that man take that money and spend it in his own home and not bother you with its administration. The main objections to this view that have been brought to my notice are (*a.*) That it perpetuates the Poor Law system; (*b.*) that it does not distinguish between those that are impecunious through misfortune, and those through misconduct; (*c.*) that it discourages the group of virtues generally to be characterised as thrift. As to (*a.*), however much I may sympathise with the views, and respect the aims of those that seek an ideal society where poverty shall be absent, I cannot agree with them in their practical conclusions, nor could I consent to delay dealing with a pressing evil, in the hope that, by some political conclusion at a future and uncertain period, the remedy will not be needed. I believe that, as a necessary stimulus to exertion, there will always be rich and poor; though I hope that the great disparities that now exist will be abated, and that more sense of responsibility will actuate those to whom the trust of the administration of property has been committed. In my view, we must consider the present

Pension should be 10*s.* a week.

Objections to a pension scheme.

And answers to objections.

Mr. Booth—continued.

legal provision for the poor which will have to be maintained in some shape or another. Then as to the very important question on which a great deal of feeling has been excited outside, with respect to the proposals to hold an inquest on a man's life, and see whether he is a deserving object for compassion. There is a very strong feeling outside as to (*b*). In my view, it is not within the legitimate province of man to judge his fellow, except where the preservation of order makes it imperative; consequently, I say that any inquisition into a man's life, to decide whether he administered his income properly, or made the best use of his opportunities would be insupportable, and that no human being that I am acquainted with is fit to sit upon such a jury. It should be sufficient for us on earth to find an aged man in the unhappy position of want, to recognise his claim to the moderate means of supporting the short term of life remaining to him, without scrutinising too closely the circumstances that have brought about his failure. As a rule, the vicious and those that abuse life do not reach old age; and the fact that age has been reached is, in itself, reasonable presumption that, all things considered, the gift of life has not been bestowed without due cause. Lastly, I would appeal to the more generous instincts of all that have fairly succeeded, by reminding them that they have benefited just to the same extent as the others have failed—that had all men been well and prudently conducted, their present material resources would have been less in the distribution—that they should not grudge the trifling modicum to the unfortunate persons whose shares have, by a moral law, fallen to them. As to (*c*). Thrift is quite a relative term, and the mere saving of money, to the neglect of other duties, is not to be held up as the sole virtue of a citizen. To stint the education of children, to continue to overburden a woman with domestic duties, to stand churlishly aside from support of all great humanitarian movements, with the object of saving something for personal old age, would deteriorate the nation far more than even the present pauperism does. The true citizen first performs such duties as will keep his family together, by providing sick and burial allowances, and then, last of all, thinks of himself. This elevation of character exists amongst the poor to a much larger extent than is commonly believed, and, this is one of the grounds upon which they object to a diversion of their income to merely pension purposes.

Lord Lingen.

11707. Have you been officially connected as an actuary with any particular society?—Yes, my Lord, I have acted for a very large number in the course of my practice, but I am now chiefly concerned, myself, with the "Hearts of Oak," this large society, whose affairs I have specially scheduled.

11708. You say there is grave doubt whether a large number of the friendly societies are in a financial position to sustain their burdens. Was that statement taken from your general impression, or from investigating the tables of any particular society?—I suppose I am not subject to any action for libel in speaking here?

Very few friendly societies really solvent.

Lord Lingen—continued.

11709. I shall be content with a general answer?—I rarely came across a solvent society in my practice; to find a society that was solvent was an unusual thing. I have found them, but one is a *rara avis in terra*.

Owing to their tables being originally faulty.

11710. But now does that arise from their adopting faulty tables?—It arises from their starting a great many years ago upon faulty tables, and refusing to listen to advice all along the line.

11711. Has the institution of the Registrar of Friendly Societies tended at all to correct that state of things?—In my judgment not at all. They have no compulsory powers there; and they are a mere series of pigeon-holes in which to put these reports.

Advice of the Registrar usually ignored.

11712. Do they make any communication upon a report when it is received. I had fancied now that one or two of the great societies on having had pointed out to them that their position was not actuarially sound, had taken very prompt and effectual means to remedy their position; is that within your knowledge?—The smaller societies simply take no notice of it at all. Your Lordship will see why that should be the case. The burden of rectification would fall upon the older members who sit upon the committees, and they invariably pigeon-hole the report. It is such heart-breaking work to advise these ordinary societies that I have had to abandon it.

Chairman.

11713. That was not quite the question; the question was whether the societies had of late years acted upon suggestions for their improvement made by the registrar?—I do not think they listen to the registrar for a moment.

11714. Not even the larger societies?—Such societies as my friend, Mr. Watson, represents, know their position before they go to the registrar and take their steps accordingly, but the ordinary society does not listen to the registrar a bit; he has no power whatever.

Lord Lingen.

Increased powers of supervision useless.

11715. Would you arm him with fresh powers or additional powers?—No; I would rather that those impecunious concerns died and were cleared out of the way; you cannot remedy them.

Objection to accumulating a large sum in the hands of the State.

11716. One of your objections to requiring contributions for a pension is the difficulty which would be on the part of the State in managing so great a fund as would be accumulated?—That is so.

11717. I was right in understanding that?—Yes.

11718. Has it occurred to you that the Post Office Savings Bank even up to the present time, and still more if it extends, might be open to that objection?—I should deal with that when it arises; at present, you see, it is such a very small proportion of the National Debt.

11719. The management of a fund of 60,000,000*l.* or so, which I think is the amount of the deposits in the Savings Bank, has not, at present, occasioned any difficulty, has it?—No, it is not so much the office administration as the difficulty of keeping these funds invested at a remunerative rate of interest. There is only about 12,000,000*l.* of consols free in the market; you could not go and make very large investments in the National Debt; soon you would have the price above par again.

Lord Playfair.

11720. You mean that that is the average of consols free in the market?—£12,000,000 to 15,000,000*l.* it was estimated. It was that which enabled the Chancellor of the Exchequer to make that conversion; if it had not been so, of course he knew all about it, he could not have made that conversion.

Lord Lingen.

11721. But whatever your objection may be worth, you do not think that the Post Office funds are at all a case in point?—I think they do not apply to any degree.

The Witness withdrew.

Adjourned till To-morrow at noon.

THIRTY-SECOND DAY.

Wednesday, 28th June, 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
Mr. J. J. HENLEY, C.B.
Mr. ALBERT PELL.
Mr. W. A. HUNTER, M.P.
Mr. A. C. HUMPHREYS-OWEN.
Mr. C. S. LOCH.
Mr. CHARLES BOOTH.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

VISCOUNT MORPETH, *Assistant Secretary.*

Mr. RALPH PRICE HARDY, Fellow of the Institute of Actuaries, called in; and further Examined.

Mr. Henley.

Sickness benefit only given upon medical certificate.

11722. I should like to ask you two or three questions. In your evidence you said, "The "most general form of pension-provision is that "implicitly contained in the ordinary sickness "allowance, where, in consideration of a contri- "bution payable for life, the society contracts to "provide an allowance during illness, or inability "to work, but upon a reduced scale after a defi- "nite period of continuous claim." Then further on you said, "It should be noted that, "under the rules of most societies, the allow- "ance can be claimed only upon a medical certi- "ficate of inability to work"; now what societies contract to combine the sickness payment with the pension payment?—With a pure pension payment, Sir?

11723. With a pension payment?—That is to say, that the pension is to be drawn well or ill?

11724. Certainly, after a certain age?—Speaking generally, very few; amongst others, the "Hampshire" does that, and I also think that some of the lodges of the Manchester Unity will do that.

Superannuation allowance.

11725. I see in the rules of the Hearts of Oak Society which you have been kind enough to lend me this morning, your rule Number 15—Superannuation Allowance, says this: "When any member has been placed on "the superannuated list, he shall be allowed, out "of the society's stock, a weekly allowance "herein termed pension, payable according to "the following rate, viz., if a member under six "years, 2*s.* per week; if a member six years and

Mr. Henley—continued.

"under eight years, 3*s.* per week; and if a mem- "ber eight years and upwards, 4*s.* per week. Any "such pensioner may earn what he can for his "own benefit, not exceeding 12*s.* per week, but "no such member shall receive a larger allow- "ance or greater benefit than he was entitled to "at the time of his being placed on the super- "annuated list. Any pensioner doing any kind "of work for his partial support, shall at least "once in every year send, or cause to be sent to "the secretary, a medical certificate, signed by a "duly registered practitioner, proving that he is "unable to obtain his total livelihood. Non- "compliance with this regulation to involve a "fine of 2*s.* 6*d.* for each neglect, and stoppage "of the pension until the certificate shall have "been produced. If a pensioner should desire "to declare off the superannuated list, he shall "send a medical certificate proving that he has "recovered from his indisposition; his pension "shall then be discontinued, and he shall be "placed on the books as before." How long has that rule been in force?—For a number of years, sir.

11726. Because I see these rules were revised last year?—That is a fundamental rule that has been in operation for years.

11727. Then do I understand that any person paying into the Hearts of Oak Society 10*s.* a quarter, is entitled to the benefits of a pension at a certain age?—It is only a *quasi* pension, it is not an absolute pension.

11728. How do you explain that, if you please?—Well, it is not drawn absolutely, he has

Mr. Henley—continued.

to continue to show that he maintains the qualification.

11729. Is he entitled to it if he is not sick—merely disabled by old age?—I think he is in the latter case; that is to say, when he is disabled by old age.

11730. You are not sure of that?—I am practically sure that is the way in which it is worked. I am not clear what the letter of the rule would support, but that is the way in which it is worked.

11731. If a man 65 years of age and upwards, we will take it, were merely disabled by old age and he was a healthy man, he would be entitled to the benefits of this superanuation?—That is the way, as I understand, it is worked, sir.

Chairman.

11732. Is that consistent with this statement you made. "The provision for old age is continued in the 4*s.* weekly reduced allowance "(though this is claimable at all ages), to draw "which the member has to show that the state of "his health precludes his earning the full wages "of his employment, and that his total emoluments do not exceed 12*s.* per week. The contributions cease while this allowance is payable. "It is clear that this is both a very small and a "very uncertain provision, and that its indefiniteness detracts largely from that assured certainty that is required for a perfect old age "maintenance"?—I submit that there is no practical inconsistency between what I have stated and what Mr. Henley has just now read.

Given to those who are disabled by old age, but not actually sick.

11733. In that you say that the provision for old age cannot be drawn unless he can show that the state of his health precludes his earning the full wages of his employment?—That was the limitation I understood Mr. Henley to put to me, that he was disabled practically by old age, which might or might not mean some active form of disease.

11734. That is, from earning the full wages of his employment, and that his total emoluments do not exceed 12*s.* a week; it is not a payment simply for old age?—Not simply for old age; not simply because the man is aged, but because he presents other qualifications.

Mr. Pell.

11735. He is sick?—Sick, sir, in a form.

Mr. Henley.

11736. Must old age be combined with sickness?—No, sir, not necessarily old age, because this 4*s.* a week can be drawn at 30 years of age.

11737. That I understand, but I would rather keep myself to old age as we are inquiring into old age here, and I take a man between 65 and 70 who is a perfectly sound man; he goes to the doctor, and the doctor pronounces him sound; can he be put upon the superannuated list?—No, sir.

Not according to strict rule, but in practice.

11738. Then it is a fact that there must be some ailment combined with old age?—I think it is looked upon very indulgently.

11739. Yes; but I wanted to know what is the man's claim, what is his legal claim upon the society?—Well, the law and the practice may vary a bit. I think in the statement your Lord-

Mr. Henley—continued.

ship has read in my evidence I have fairly described the practice of the society. It is not a pension in any sense that we are considering here; it is not an allowance that the man is entitled to draw simply because he is past a certain age.

11740. Then I think we may take it that the man who is in good health, but suffering from disability of old age, would not be entitled to this superannuation?—I think that if he could show fairly that this disability made him what we may call ill, or unwell, he would draw it.

11741. But I am putting that on one side, if you please; I am putting the case of men who are not ill, but simply suffering from old age, their labour is done; would these men be entitled to it?—Not simply upon that ground.

Chairman.

11742. But upon the ground mentioned by you, that he is unable to earn the full wages of his employment, and that his emoluments do not exceed 12*s.* a week?—Yes.

11743. Must he obtain a medical certificate before he gets this?—I so understand it; I am not engaged in the daily working of this concern, but I so understand it.

11744. Then you go on to say, "And this, "not infrequently, drives men to continue at "labour when nature bids them rest"?—Yes.

Men often continue work who are too old for it.

11745. Or compels them to accept inferior employment at wages lower than the then able-bodied of that class recognise. Now, what objection is there to men in the decline of life accepting lower wages?—Well, I think their labour is very ineffective. When they consent to come down in the social scale I think their labour is deteriorated. I speak from personal experience on that point, and I think it has worked somewhat harshly against the men. If you will allow me I will give you an instance that came under my own observation in Oxfordshire.

11746. In what parish?—It was near Banbury: it was Deddington, I think. Perhaps I ought not to have mentioned the name. They got their finally reduced allowance, that was no aliquot part of their full allowance; it was an odd sum; and I asked the committee how they had arrived at that. They would not tell me at first. I said, "You must place your "case in my hands or I cannot advise you." They said, "Please, sir, it is just 6*d.* below "weeding price." I did not see the force of that at the moment, and they said, "Well, it is "just 6*d.* a week below what the man would "earn from his weeding, which will go to get his "tobacco." This poor tottering man for the sake of getting a little bit of tobacco would go and do this particular work. Looking at it, not as an actuary but simply as a man, I think that is very hard measure to an old man.

11747. That is your only reason for it?—I have observed similar cases, perhaps not quite in so extreme a degree.

11748. I daresay you are aware that in every parish in England there are old men who are only too glad to accept work on a lower scale at the end of their lives?—Yes, rather than go to the workhouse; I say to their honour that is a very strong feeling.

Mr. Henley—continued.

Under a pension scheme further work should be forbidden by Statute.

11749. You say, "For these reasons, mainly, "it appears to me that no scheme has any chance "of the required amount of success, as a political "and social measure, that is not universal and "immediate in its scope, nonforfeitable in its "operation, and absolute in its results of placing, "at least, all impecunious persons upon a retired "list at some fixed age, when further labour at "wages should be prohibited by Statute." First of all, who are "impecunious persons;" are they destitute or poor?—I have looked into the dictionary, and I submit impecunious is the proper term; it means "without money."

11750. They are destitute?—Practically destitute; he is without means of his own support at all.

11751. Then what is your fixed age?—Well, sir, the public demand points to the age 65; I think that that is a little early; I probably should be content with age 70; I think that is the limit of the working period of life, 70 years of age; I do not think mankind break down at 65; that is not my observation.

11752. Then further, later on, that this should be prohibited by Statute?—That is an essential point in my scheme, that if you come to your brethren, and say that you are unable to support yourself, and you ask of them their bounty, the least that you can do is to clear out and go on to the shelf entirely, and not meddle with the world again. That is a very important provision because it would affect the working of this scheme very largely. There is a large number of men, foremen, and those following the lighter trades of luxury; it would not be worth their while to take 10*s.* a week at 65 or 66 years of age; they will go on and go on; and this fund will be enormously relieved by a provision of that kind.

To those who have applied for a pension.

11753. And they would not receive this pension from the fund, I suppose, without application?—Not only must they in my view make application——

11754. I mean at 70 years of age?—Certainly they must make application; there will be persons who will keep off even after 70.

11755. Then you would not prohibit a man working after 70 if he does not make application?—Certainly not, if he remains his own free master.

11756. I suppose, looking to the payments made by the Hearts of Oak, 18*s.* a week, you hardly reach the agricultural labouring class, do you?—I should think very few of them except the very superior men.

Compulsory deductions from wages means reduced wages.

11757. You say, "Grave objections exist to "any plan requiring an employer to contribute "towards a workman's pension, or to his being "obliged to make a deduction from the wages on "that account for payment over to a local or "general fund. It is very doubtful if an "employer's contribution does not fall back upon "the workmen in the shape of reduced wages." Now is your objection to the phrase "requiring "an employer"?—Yes, sir; entirely to the compulsion.

11758. I mean, is your objection to the word "requiring;" should you object to the word "enabling"?—Provided that it is to be left entirely in the good feeling of the employer, I have no objection to his being as charitable as he is disposed.

Mr. Henley—continued.

11759. Because you have told us "The con- "tributions made by the members are at the rate "of 2½ per cent. upon the salaries, which are "deducted from the monthly pay-sheets; and the "companies contribute a like amount in respect "of their employés, and, as a rule, either "guarantee or make up the interest yielded on "the investments to 4 per cent." You do not object to that?—I would rather not give an opinion, sir.

Chairman.

11760. But that is altogether a voluntary proceeding; that is no question of "requiring"?—It is by Act of Parliament.

11761. That is by Act of Parliament?—Yes.

11762. Are these by Act of Parliament?—Yes, my Lord, all of them; otherwise it would be infringing the Truck Act.

11763. The railway superannuation schemes are all founded upon Act of Parliament?—Yes, my Lord; special powers.

11764. That is to say enabling them, not more?—I should think it is directing as well as enabling.

11765. Are these schemes imposed by Acts of Parliament, or are they schemes which the directors of railways are enabled to make?—It is not under a general power; it is under powers taken in an Omnibus Bill. Each railway company has had to be specially authorised.

11766. That is to say, enabled to do these things without exposing them to the danger of prosecution under the Truck Act?—That is so. The bargain once made cannot be recalled upon either side.

Mr. Broadhurst.

11767. And when once established it has the force of law, so that, practically, it is legal?—There is a deed poll created under the powers of the Act.

Mr. Henley.

11768. What are the other objections. "Grave "objections exist to any plan requiring an em- "ployer to contribute towards a workman's pen- "sion, or to his being obliged to make a deduction "from the wages on that account for payment "over to a local or general fund. It is very "doubtful if an employer's contribution does not "fall back upon the workmen in the shape of "reduced wages." What are the grave objections to that?—The first objection is an economical one. It is a tax upon the raw material. If you tax you should tax the manufactured article, and not during the process of construction. That always increases the ultimate cost. The next one is that it would be a source of heartburning and disturbance between employer and employed, and that, sir, I think is a thing that should be avoided as much as possible.

Cause friction between employer and employed.

11769. You say, "The contributions made by "the members are at the rate of 2½ per cent. "upon the salaries, which are deducted from the "monthly pay-sheets, and the companies contri- "bute a like amount in respect of their em- "ployés, and, as a rule, either guarantee or "make up the interest yielded on the investments "to 4 per cent." Does the Act exist where the superannuation is made by the railway companies?

Mr. Henley—continued.

—Do not ask me, sir, if you please; I would rather that you would not ask me that. I carefully framed the paragraph to avoid raising the question that you have raised, but I am bound to tell the Commission that these deductions in the case of the railway service are very unpopular. I have been continually pressed when valuing those funds to increase the benefits or to decrease the contributions. A great many of these men say that the pension is insufficient; others, that they do not want it, and arguments of that nature. I think the majority of them would be glad to see it cleared away.

11770. Then your objection is to the "requiring"?—Yes.

11771. You would not object to any legislation for "enabling" people to do it?—Oh, dear no.

11771* You say, "As a modification of Mr. "Booth's scheme, I would submit that, for the "present, the pension right should be recognised "only for the proved impecunious aged, or (as "Mr. Leslie Probyn proposes) by supplementing "the income of any acquired property up to "some reasonable limit." You approve of Mr. Probyn's scheme, do you?—Yes, sir, he is a pupil of mine in a sense, and I think he has suggested that manifest improvement upon my idea.

11772. You endorse his scheme?—Entirely.

11773. You were good enough to give me his paper last night, and this is his scheme: "To "sum up shortly, the scheme provides for an "allowance for men and women who are now 65 "years old, and the increased cost of the reform "will be 3,500,000*l.*, a cost which the nation can "bear. It provides for the cases of those who are "between 20 and 65. It provides in their cases that "if they make a proportionate contribution they "will be able to get a full allowance. It provides "also for the young, who are free from all taxa-"tion and are living under a system which I "trust will be still further improved." That is his scheme?—I do not endorse his figures, I did not intend to go so far as that; but I intended to accept the modification of principle which he proposed.

11774. Do you support the grounds upon which this scheme that you have brought forward—Mr. Probyn's scheme—is advocated by him?—Nothing is better than Mr. Booth's scheme, nothing can be better than Mr. Booth's scheme, neither mine nor Mr. Probyn's, nor anybody else's can be better than Mr. Booth's scheme.

11775. You say, "It will be observed that since "all the impecunious aged have now to be "supported by the Poor Law, the cost of such an "arrangement would not be very much in excess "of that now paid out of the rates. The addition "beyond the existing charge represents the cost "of those that now struggle for a wretched "existence without relief, and of the few that "are supported by voluntary gifts, all of whom "would, under the proposed scheme, certainly "come in." Do you think that would be an advantage?—Yes, sir; from a social or political point of view.

11776. All those relieved from private charity?—Yes.

Mr. Pell.

11777. In your scheme you have stated some views which I should like to ask you about. Is it your idea that among our fellow countrymen there are large numbers who really if they attain old age are unable to live in a decent, comfortable manner?—That is my view, subject to correction.

11778. How do you arrive at that view; have you been an employer of labour?—Not in your sense, an employer of labour.

11779. Are you a house-owner of poor houses?—No, certainly not.

11780. Then how do you get any knowledge of the condition of the poor; by reading?—Well, partly by reading and partly by inquiry; but you must remember, sir, I have had the most extensive practice——

11781. We will stop at the inquiry; what inquiry have you made; what systematic inquiry have you made into this question?—I have not inquired like Mr. Booth, but I have been in constant contact with representatives of the working men upon these questions; and I also see from the allowances in the country societies how extremely small they are; I also find that the latter are breaking down.

11782. That was not the question I asked. I wanted to get at how you have arrived at these views with regard to the condition of the old people among the poorer classes; you say you have got it from representatives of the people?—That is one of the sources.

11783. Who are the representatives of these people; the Poor Law guardians or the relieving officers, or the clergy, or who have you got it from?—Representative working men, of whom I happen, in my business, to have known a large number.

11784. Will you give me the name of one representative working man in London; well, I will not press it; I was not aware that there were such people; perhaps I am ignorant; you do not happen to have had any conversation with Mr. Burt upon the question?—I do not know him.

11785. There is another representative gentleman; a member of the working classes; a member of this Commission; have you had any conversation with Mr. Joseph Arch, who represents the agricultural labourers very efficiently?—No, sir, I do not know him.

11786. You say, "As a modification of Mr. "Booth's scheme, I would submit that, for the "present, the pension right should be recognised "only for the proved impecunious aged." You make use of the phrase "proved impecunious "aged." Then you say, "In my view, it is not "within the legitimate province of man to judge "his fellow, except where the preservation of "order makes it imperative; consequently, I say "that any inquisition into a man's life, to decide "whether he administered his income properly, "or made the best use of his opportunities would "be insupportable." I want to ask you whether all the proofs that you require of a man being impecunious and aged, is a statement on his part that he is aged and is impecunious?—I take it, Sir, that he must submit to the usual rules of evidence.

Examination required to prove whether applicant is in need.

Mr. Pell—continued.

11787. I know nothing about the usual rules of evidence. I ask you, is all that you require to your mind to prove his being impecunious and aged a statement of the applicant for this assistance; a man saying, "I am impecunious "and I am aged"; it is a very important question?—I should require an examination upon oath; and I think that is only reasonable.

11788. Do you not think if you come to that sort of inquiry upon oath, that to administer your scheme, or a scheme of this nature, would become very expensive?—No, sir; you see the examination is made once for all; it is a matter of 10 minutes.

11789. Is a man once impecunious always impecunious; do the circumstances of a man never alter after 65 or 70?—I would not say they never alter, because that would be foolish, but when a man has drifted down to the bottom of things, and is so bad as to plead *in formâ pauperis* for this pension, you may be sure he will never get his head above the wall again.

Mr. Broadhurst.

Very few friendly societies in a position to carry out a scheme of pension benefits.

11790. Do you think that many of the existing societies are in a position now to propound and to carry out a scheme of old age pensions?—So far as the mass of the existing societies is concerned, with the exceptions I have referred to in my evidence, I believe that the provision that they profess to offer is wholly delusive, and that it must and will break down, and it will leave those persons who have been hitherto so confidently relying upon that provision stranded in their old age.

11791. Then, with some exceptions, such as you have indicated incidentally in your evidence, you believe that there are few, if any, that have the necessary power, machinery, or basis for providing these old age pensions?—I think they lack, which is of much more importance, the means; they lack the money to do it.

11792. Have you any idea as to the proportion of workers in this country who belong to friendly societies as compared with the number who are eligible?—Taking the number of all the friendly societies, good, bad, and indifferent together, they include, I should think, not more than one-third or one-fourth of the workers; they certainly do not include that large mass of pure labour for whom it is most desirable that these schemes should be propounded; they do not take in the dockers and all that great mass of labour. I believe they take in only a very limited proportion of the agricultural labourer, therefore nothing, if I may venture to sum up your question, that the friendly societies could do, even if their finances permitted it, would touch the mass of the population of this country.

Agricultural and casual labourers in the main outside the friendly societies.

11793. Who most need help?—Who most need it.

11794. And now, with regard to their capacity for helping themselves, I mean so far as to provide for old age, are you of opinion that there are large masses who, from the necessity of their casual and uncertain employment, in addition to their low wages, will be, for ever under existing circumstances and conditions, unable to make the necessary provision, that is, to pay with the regularity necessary to make these provisions for old age?—I will take your last point first. I think the mass of persons whose employment is not steady, who may work perhaps for a fortnight and then perhaps have to be idle for a week, of which there is a large number, will never be able to pay these contributions with the regularity that would prevent their lapsing. With regard to the other question, as to what are the means of these people, I hold the somewhat unpopular view that wages will never be substantially increased. Wages represent, as I trace them back to the *diarium*, or the allowance made to the Roman slave for food when he lived away from the house; and represent, in common parlance, the amount of fuel required to stoke the human machine to produce a certain result; and I do not think, notwithstanding what some gentlemen say, that there will be any substantial increase upon wages. I do not think that the wages of the ordinary labourer will, the wages of the skilled trades may go up; but I do not think that the wages of ordinary labour will be very much in advance 50 or 60 years hence beyond what they are now. I am sorry to say that that is the conviction I have arrived at after a considerable study of that question. Then we must remember on the other hand that the demands on a man are growing. Our civilisation is becoming more complex, and larger duties are demanded of men; the standard of life is raised; you expect a labouring man's wife and children to look cleaner and more respectable than they used to be; and all these in my view are prior duties which a man should discharge before he begins to think of his miserable self. If you take only one point alone, the amount of labour that is thrown upon the wives of the working classes, it is out of all proportion to what is right and fair in life; and I would say before a man begins to contribute to a pension he should lighten the labour upon his wife. I therefore think that, with the exception of the better-paid artizans, the masses of the workers of this country have not now means, and will not, in any time that it is necessary for us to consider, possess them.

Casual labourer unable t subscrib regularl

Does no think wages o unskille will in crease.

11795. Then you adopt the view, the old view, that the poor will be ever with us?—That is what Jesus Christ said; and whoever believes in His mission, as I do, will accept that.

11796. I presume your argument would apply with equal force to the great mass of unmarried working women?—Their case is even harder than that of the men. I must not say that there are no friendly societies, but there is an infinitesimal number of friendly societies that provide for the wants of women. They are wholly neglected, and their case is harder than that of men.

Very few women friendly societies.

11797. You regard some kind of settlement, on a solid, sound, reasonable basis, of this question of old age as one of great importance?—I consider it is the great political question of this day. I consider that this dark cloud that hangs over the workman's life (I am speaking of the decent workman, the good citizen, and the loyal subject) induces him to listen to these wild and impossible schemes for putting society to rights; I believe it is one of the main causes of the present political unrest; and I think that if we can get this question settled we shall none of us feel it in our pocket; and I am sure we shall all be happier.

Political need of pension scheme.

Mr. Broadhurst—continued.

Pensions in civil and railway service.

11798. Practically, two of the great employing powers in this country are the State and the railway service; in both those civil services—in the first, of course, there is absolute provision made?—That is so, yes.

11799. Do you consider that has a good effect upon the people they employ?—I strongly approve of pensioning in all employments; it is most economical in its administration; it enables you to clear away the persons who become ineffective, probably from no cause of their own; and you can then exercise a free hand in promotion, which is most important for an employer.

11800. I was speaking of the moral affect of provision for eventualities, old age amongst others. Do you think it has had a similar effect in the case of railways?—When these funds were first initiated their financial condition was very doubtful, but the question was studied, and their affairs have been investigated on scientific principles for some time past, and the moment that these men found out that that provision, small as it may be, was secure, it has had an enormous steadying influence upon the service. What we in my business call the secessions, that is, the retirements from the service, have sensibly abated. The man has seen, that when his career comes to an end, he is not to be turned out into the street, and as I say, small as the provision is to be, he has linked his life to it, and I think he, therefore, becomes a steadier and a better servant in every respect, and a better citizen.

Excellent moral results.

11801. You think "grave objections exist to "any plan requiring an employer to contribute "towards a workman's pension." What was in your mind, because in the case of the Government and the railway companies, you say that it has had a good effect in every way; now what kind of employers do you have in your mind when you make the objections you have stated in your evidence?—You are aware that that statement is purposely framed ambiguously, but what I rather had in my mind was, these great private employments; take the building trade for instance, take the mines, wherever there is anything like a competition for labour; there is, practically, no competition for labour in the Government service; there is none in the railway service at all; but wherever the competition for the price of wages sets in, I think the employers' contribution (I am satisfied of it myself) would be thrown back on to the wages; I think you would confirm what I say, that it would be a source of standing heart-burning between the men and the employers.

System of deductions from wages could not be applied in casual employment.

11802. That is what I wanted to bring out, that your reference here is, to the casual employment, where men enter employment, say to-day, work for six months or two years, leave again, and never return, and that money is forfeited?—The week-to-week employments, yes.

11803. And as a rule, under these conditions, men do object very greatly to deductions from their full wages?—Yes; and in Germany it is a source of great dissatisfaction.

11804. The workmen's objection to deductions of these kinds is, that with the cessation of his service in that particular firm, his benefits cease, and he loses all that he has paid in?—That is one objection, as I have heard it put; but the other one is that he really has to take in his pocket, home to his wife, so much less money every week; it may be very subtle in its incidence, I admit, but that is the tendency of the thing.

11805. All those deductions have a tendency to induce men, or to prevent a man joining a permanent institution?—Yes, I think it would, sir.

Need of wide schemes of pensions for old.

11806. Then, may we take it that you desire and look with great favour upon some scheme yet to be devised, for the provision for meritorious people in old age?—I would even be content to omit your adjective, Mr. Broadhurst, "meritorious." You have no business to judge an old man; he has paid the penalty of misconducting himself in life, and he knows it quite as well as you or I do.

11807. And do I understand that you are in favour of a pension commencing when the power to work ceases, irrespective of age, and only when the power to work ceases?—I could hardly advance the proposition in such general terms, because a man might break down at 40 years of age, and I do not think we are at present in a position to take up the case of the disabled adult.

11808. Trade unions do so?—Well, I thought we might deal with that at a subsequent stage, at present my concern is with the helpless aged man and to keep him out of that workhouse, which I know to his honour he dreads.

11809. Are we to take that to be your general opinion, that taking societies like the Manchester Unity and other great orders, and the Hearts of Oak, it is possible for them under new regulations to make some provision for their members in old age?—There is no difficulty in framing the regulations or setting up the tables; the difficulty will be for the men to pay the contributions, and not merely their ability but their desire. A great many of these men say they will not spend their money in pensions; I think they are right, I personally may have a surplus to apply to such a purpose; they have none. Take a man even earning three guineas a week, which I suppose would be a large wage, would it not?

Even those earning high wages unwilling to subscribe for a deferred annuity.

11810. Very?—What has that man really got over, when he has discharged the duties of life out of three guineas a week, if he has educated his children properly, has got help for his wife, has not taken his children away from school too soon; what has that man got left if he wears a decent coat and goes to church?

11811. You think the expenditure of wages, wisely invested in the preparation of the children for the battle of life, money well spent?—Capitally invested, and which will return a large interest to the State in the creation of good citizens.

Wages better spent in educating children.

11812. That is not only a good investment for the persons themselves, but for the State?—Undoubtedly; I have acted upon that principle throughout life myself.

Mr. Booth.

11813. With regard to the Hearts of Oak Society, you stated that recently the rule had been relaxed with regard to none being admitted who did not earn 24*s.* at least?—That is so.

11814. Practically has that had any great

Mr. Booth—continued.

No wage test for membership in the Hearts of Oak.

effect, or are the new members of the Hearts of Oak nearly all above that level of life, 24*s.* a week?—I think that some are below that level, whether that has had any effect upon the incidence of the sickness is at present under investigation; I do not think it has myself, or if it has had any effect it is not an effect that need be practically noticed when you are dealing with millions of money.

11815. And the total number of the poorer persons joining the Hearts of Oak under the new rules would not be very great compared to the rest?—I think they would be a very small proportion.

11816. Then with regard to the railways, have the companies no system with regard to benefits for porters and the uniform staff?—We are looking into it; there is a small fund at work in the Great Northern Railway for the benefit of the uniform staff; but with regard to the staffs of the other railway companies I have reason to know that that question has not yet been settled.

Uniform staff not included in railway pensions.

11817. It is under consideration, but at present nothing much has been done in that way?—Yes.

11818. Then in point of fact, with regard to the immense majority of the large numbers employed by the railways there is no system?—None whatever.

11819. With regard to the alterations that you make in the scheme with which my name is connected, we understand that you would employ two safeguards; the one, that of impecuniosity?—Proved impecuniosity.

11820. Proved impecuniosity, and the other that all the applicants—those who are to enjoy the pension—are to drop work?—Yes.

State pensions should be 10*s.*

11821. But on the other hand, you propose to increase the pension from 5*s.* to 10*s.*?—Yes. I do not think that 5*s.* would keep a man out of the workhouse.

11822. At any rate that is the proposal?—Yes.

11823. Are women to be treated the same as men?—In my judgment, yes.

11824. Taking the dropping of work first, if it is merely a question of finance, would not the large majority of working men in old age prefer 10*s.* a week without work to what they could earn? You have said that you wished to have no pauper taint, if there is no disability of that sort, if it is merely a question of financial choice, would not—I do not by any means say all—but would not the great majority of the working classes when they reach 65, prefer 10*s.* on retirement to what they could earn?—I think the great majority would.

Numbers likely to use pensions.

11825. So that the numbers to be dealt with on your scheme would not be very much reduced from that point of view?—I think they would be from 33 to 50 per cent. of the aged beyond those that we now find receiving Poor Law relief.

11826. What I referred to, or rather meant, was this, as compared to the universal application of a pension of 5*s.*, would not the increased pension of 10*s.*, so far as we have gone yet, be required and demanded by as large a number, not altogether, but approximately as large a number of people; would you not, in fact, be

Mr. Booth—continued.

giving a double pension to far more than half the people?—I do not think it would come quite so high as that, certainly not until the extreme ages of life had been reached.

Pensioner must cease work.

11827. Would there not be considerable difficulty in knowing whether people stopped work?—I think you must leave that to the working man on the spot: he will stop it; he is sure to stop it.

11828. By any authorised system?—He will lay an information in the Queen's Bench, or wherever is the proper place to lay an information; it should be a statutable offence in my view.

11829. And you think you could rely upon information being laid by a fellow workman?—I think you would get the trade unions to lay an information officially.

11830. When you take women also at 10*s.* the arguments in regard to women are even stronger; the number of women who financially would prefer to go on working if they could have 10*s.* to stop working would be very small indeed?—I think so; I think the great mass of the women would accept it.

Married women.

11831. And how do you regard a married woman, is she working?—That, of course, is one of the difficulties; I take it, not while she remains under coverture.

11832. That is to say while she continues to live with her husband?—Yes.

11833. Then she would not be working?—I should not give her a pension so long as she was living with her husband.

11834. A married couple then would not get 20*s.*?—No, I do not think the public would stand it.

11835. Would they get any more than the 10*s.*?—Well I, of course, individually, would like to give the woman an allowance, but I think there would be some considerable difficulty in persuading the public to tak that view.

Proof of need.

11836. Would there not be a considerable difficulty in proving impecuniosity?—I think not, practically, because every man is known in his district; he is known amongst his fellows, especially in the country; a man cannot possess any property that is not visible; he may buy houses, or a few roods of land, or something of that kind; he could not put property, as we do, into shares and stocks.

11837. Do you think it would tend to the hiding up of property held; do you think people would take pains to hide their investments?—No; as far as I have seen mankind, they are only too anxious to tell you what they are worth.

11838. You have found that so?—Yes, they are very anxious to let it be known, directly or indirectly, that they are people of substance.

11839. Amongst the poor?—Amongst the poor.

Pensions would not discourage thrift.

11840. Then again, would not the certainty that they would get 10*s.* a week when they were old, provided they abandoned work, and were impecunious; would not that tend very much against saving?—No; I think the instincts of human nature to acquire property are ineradicable. I think they would survive. I think the man that would deliberately sit down in a chair, and say, "I shall be provided for in my old age,

Mr. Booth—continued.

"and I will not trouble myself at all," is exactly the same kind of man who now finds his way to the workhouse; it is the aimless and drifting men that you find there. No, men do not set out in life intending to make a failure of it; we all wish to succeed if we can; we try, and struggle, for a long time.

11841. Then I think you do not propose to deny pensioners the benefit of a certain amount of savings?—What do you mean by "deny"?

11842. You propose still to allow them to have the pension, although they may have saved a little?—I propose to adopt my friend Mr. Leslie Probyn's idea; if a man had saved up and built, brick by brick, a cottage, which brought him in 3*s.* or 4*s.* a week, I think that should be allowed to be charged in the account of the pension against him. If he had got 5*s.* a week of his own he could have 5*s.* a week pension. It is very important to a man to have a little bit of property of that kind, because he might leave it to his wife.

11843. You would put him in no better position because of that?—I think he is in the better position already of having the power of disposing of property to his wife or an invalid child or otherwise.

11844. But would there not be a feeling of grievance on the part of a man who had his 4*s.* or 5*s.* a week secured by himself, if he only had it made up to 10*s.*, while his neighbour, who had not provided for himself, got the 10*s.* all the same; would there not be a feeling of grievance?—I admit that that might be so, but you see amongst the many evils I am making my choice of the least; we cannot get perfection in any of these schemes. It cannot be forgotten that throughout the Poor Law we are violating the fundamental law that it is the weaker that should die. If we choose to step in with our Poor Law since the year 1601 as we have we must face these difficulties.

Absolute equity impossible in Poor Law or in any pension scheme.

11845. Taking the men and women together, if there is no pauper taint at all, if there is no disgrace connected with applying for this pension, if the difficulties in the way are simply those of having to prove practical impecuniosity and to drop work, do you not think that a very large proportion of the old people would come on the pension fund?—I do not think it would exceed the proportions which I ventured to suggest, which is down on evidence; one-third or one-half more than the existing aged and impecunious persons.

11846. And you think there would be no pauper taint involved?—I should strongly personally object to any pauper taint attaching to this allowance.

No pauper taint should be attached to the pensions.

11847–8. And wherein lies the difference, excepting in amount, between it and out-door relief?—None in effect, but everything in sentiment.

11849. And do you think that sentiment could be maintained?—I think it would; I think there is a horror of the pauper taint.

11850. Then with regard to an already pauperised class, that is to say, those who at 65 are really not to be trusted: we know that they would spend their money recklessly if they got it; would you not guard the pensions against giving them to such people?—I discussed that question curiously enough with a very experienced Poor Law administrator, and he told me that there are persons in the workhouse now, and persons who will come in in a short time, who have lost the art, if they ever possessed it, of administering an income, and therefore perforce they must be taken into the house and remain there. There are also persons who will take the pension and go out and abuse it; spend it all in a few days. Of course, in that case the privilege would have to be recalled, and they must be summoned back again into the house; but I look rather to the future. These schemes would not be worth discussing if we did not believe that they would have a moral and elevating effect upon the people. I believe the moment you can satisfy the working man that he forms part of this vast civilisation, and is not simply a mere bolt in the machine to be thrown away, but that when he has discharged his labour at the end of that time there is a provision for him, I think you will find that very man will go to his work with his basket of tools on his shoulder and his head elevated in the air. There is no doubt that these sentiments do elevate people. Look at the sentiments of liberty, fraternity and equality that were set on foot so largely at the French Revolution. They have left a gratifying and indelible mark on the French character to this day. You dare not strike a Frenchman, you dare not birch a French boy at school. I think when you once convince the working people of that, you will turn over a new leaf entirely.

The Workhouse the only place for the dissolute and drunken.

Moral effects of a pension scheme.

11851. But I suppose that that change which may be hoped for in their character would be slow in operation?—All natural changes are; they must be.

11852. And meanwhile it would be necessary that all recipients of the pension should remain under inspection always?—I do not think he should be put under surveillance; I think an overt act, such as misconducting himself, getting drunk, for instance, or committing any crime known to the law, or otherwise abusing his position, should render him liable to be recalled.

11853. And would you trust for evidence of his misconduct to his fellow workmen in the same way that you trust for evidence of his earnings?—No, I should require him to be indicted or charged in a way known to the law; he should come up in the regular way; you would soon find it out.

11854. Through the police?—You would soon find it out; a man would be spending his pension, and he would come to you for a little advance on account. That is a very common thing. The moment you found a man mismanaging his affairs, you would put him under inspection; I think that would be a fair and reasonable thing to do. I firmly believe that this will very largely disappear; gradually, I admit, but I should think that we will see it beginning very soon.

11855. To return again to my question, do you not think that this practical living under surveillance—for it comes to that—at least, the liability to be informed upon at any time, would put a disagreeable taint upon the pension? Would independent people like to submit themselves to the possibility of complaint?—I think

Pension would be forfeited for misconduct.

Mr. Booth—continued.

he must submit to something. I, even with my views on the question, could hardly ask that he is to be given his pension, and that he should be allowed to go and dissipate it amongst prostitutes; I could hardly ask that, even with my views of the working man. I say he must continue to show that, at least, he is a good citizen.

11856. Then that would have the effect, would it not, of making many who, if it were not for that difficulty, would apply for the pension, feel themselves too respectable, above taking the pension?—No, sir; no good citizen is afraid of the law.

11857. It is not so much the law as the fear of being hauled up to account for your life?—There is no suggestion of that in England; it might be so on the Continent. There is no suggestion of that sort of interference with the liberty of the subject.

Wages of lowest class of labour not rising.

11858. Then with regard to the question of wages asked you by Mr. Broadhurst, I suppose you would admit that the higher grades of labour are obtaining a rise in their position?—I think so; they are approaching the incomes of the lower professional classes.

11859. But your point I take to be this, that there is practically a permanent poorly paid class?—There is, and always will be, I think.

11860. At any rate, as long as we are looking forward to?—As long as we are legislating for.

11861. That there will always be a considerable class of the poorly paid?—I think so.

11862. Not necessarily that they should be as numerous in proportion to the other classes of to-day, I suppose?—Well, I do not know that I have considered that point.

11863. There is then in your view a practical permanence of a poorly paid class?—In my view.

11864. And that their position becomes worse, rather than better, by comparison with the position of those who are improving it?—Yes.

Mr. Stockall.

11865. With regard to your scheme, is it your purpose that, to obtain this pension, the pensioner or the applicant shall apply to a body of gentlemen, such as the Poor Law guardians, elected from the people?—He should apply to some authority.

Authority for grant of pensions.

11866. What authority?—Well, of course, I should constitute special commissioners for this. In my view, the care of the aged should be a matter of national burden, not of local. Let him apply to the magistrates or any authority known to the law.

11867. Your scheme would be that he would apply to those who were appointed by the State to manage this, and not elected by the people?—I take it that in this country all authorities are elected by the people.

11868. Not magistrates?—I am not particular how you constitute the authority.

11869. Would not men feel diffident in applying to the authorities whom you would place in charge of these funds?—Do you consider applicants would look at your special commissioners

Mr. Stockall—continued.

from any different point of view than applicants for relief do now to the Poor Law guardians?—In my mind it is a matter of indifference where you find the *locus* of the authority.

Superannuation fund of Hearts of Oak.

11870. With regard to the superannuated men in the Hearts of Oak, do I understand that in that valuation which you were kind enough to give us yesterday the number of those who are superannuated is to be found for all districts in Table I. on page 21?—Yes, sir. During the year 1891, 1,432 persons of all ages, ranging between 17 and something over 80, claimed this superannuation allowance.

11871. Am I right in assuming that there were only 248 out of that number above the age of 65?—Those are the correct figures.

11872. Then the number which I find stated as between the ages of 40 and 44 is correct, viz: 232?—That is correct; but forgive me if I remind you that the total number of persons of those ages was very much larger. There were 19,947 persons between the ages of 40 and 45, whereof 232 claimed and received this allowance. Taking from age 65, there were somewhere about 1,000, in round numbers, of whom 248 claimed and received the allowance.

11873. But the superannuation that is paid here at age 40 to 44 is not the kind of superannuation which you are now advocating in the shape of pensions?—And is a kind which I have entirely excluded from my evidence, sir.

11874. Quite so; are we to take it, then, that these superannuated persons in the Hearts of Oak are of the same category that are to be found in friendly societies generally under the name of reduced sick-pay members, or quarter-pay members?—Not quite, because we have the 12*s.* a-week rule, which I do not think prevails in friendly societies.

11875. I am coming to that point directly?—They are primarily of that same class.

Abuse of the rule giving benefit to to those earning up to 12*s.* a week.

11876. But with the difference that they are allowed to work so long as they do not obtain more than 12*s.* per week?—With that important difference.

11877. Do you agree with that system?—I do not; it is enormously abused.

Mr. Loch.

11878. In your evidence you make special reference to the Stoke and Melford Society, Suffolk?—Yes.

11879. Can you submit, if you have not already done so, any figures about that society, showing the number of members and the number of old-age members for which provision is made?—I have ceased to practice in connection with these small societies for some years past, and I am afraid I cannot give you the figures.

11880. In connection with your work bearing upon these societies, have you made any kind of observation as to how far local pauperism has decreased where these societies have flourished?—No; I have never looked into that question.

Better societies gaining ground on small and unsound clubs.

11881. In your evidence you make an exception in the case of the affiliated orders and certain selected societies. May I ask whether you think these affiliated orders and certain

Mr. Loch—continued.

selected societies are gaining ground fast as compared with others, so that we may look more and more to them as being able to sustain this financial burden?—I am pleased to say they are increasing.

11882. And therefore if they have the success that you think is increasing, do you think that they can in any case meet the old age charges?—They are not increasing to any extent that will overtake the population. The member of a friendly society must always be a little bit better than the rest; in the first place he is a more thinking man; he is a more decent man, for they will not have a rowdy amongst them.

11883. But turn to the Hearts of Oak, I understand you to say that that society has practically failed to make provisions for old age?—Forgive me, sir, it never intended to do it; it has not therefore failed.

11884. Do you know whether any members of the Hearts of Oak from 60 to 65 are paupers?—I do not know.

11885. Have you had any experience as a Poor Law guardian?—No, none.

11886. The tables you publish at the end of your paper would seem to show that a slight addition to the sum payable with return at death and placed in the savings bank would meet the demand for old age?—It gives you the benefit of an investment; that is to say, taking age 20 as a mere sample, turning 1*l.* 19*s.* 11*d.* into 2*l.* 11*s.* 3*d.* meets the point in view.

11887. Do you think it out of the question that what amounts to something like 8*d.* a week payable for a pension at the age of 70 should not be forthcoming from many agricultural labourers?—I have stated, and have stated it with very strong convictions, that the man has a number of prior duties that he already perforce leaves undischarged. Then I say that even if he could do it, I say he has no right to do it, not if he administers his life upon proper principles.

Labourer cannot afford old age provision.

11888. Your argument really is that he ought not to do it?—It is both. In the first place I say he can't, and secondly, I say I am sure he ought not to.

11889. But do you in your statement in regard to wages include the average agricultural labourer?—Yes.

11890. And have you had evidence before you as to the present position of the agricultural labourer?—I have read the last two reports, or rather the first two; I believe I am up to date.

11891. And with these reports before you you adhere to your position that they cannot make provision?—Yes.

11892. With regard to the Greenwich pensioners, is your object in quoting that instance to show that out-door relief should take the place of in-door relief in the case of the old; I don't quite understand the bearing of it?—I don't quite like the sort of ideas that these terms that you use connote about out-door relief. My point was this, that if it costs 10*s.* or 12*s.* a week to keep a man in a big barrack, I say everybody is better by allowing that man to spend it in his own home.

Out-door relief better than in-door.

11893. But do you imply then that a large part of the relief given to the aged is given in the house?—I am aware that it is not so; I know there is a large amount of outdoor relief.

Mr. Loch—continued.

11894. Are you aware that the in-door relief comparatively slightly increases age by age as the ages of the pensioners are older, whereas the out-door relief is largely increased?—I have seen no statistics that I can rely upon showing any incidence of age, I have sought in vain for them.

11895. You would not accept Mr. Burt's statistics?—I should not like to reject any gentleman's statement, but I should like to look at the facts for myself.

11896. Then do you think there is a very much larger number receiving out-door relief than is shown by these statistics?—I would not suggest that there is anything wrong with them, but there are a great many explanations that lie at the back of facts that may put a very different complexion upon them.

11897. May I point out that the burden of your evidence is a distinct attack upon in-door relief, and therefore you do not show that that is a very important factor in this matter; you hardly prove your case?—Forgive me; out-door relief is at present administered with the pauper taint, and the supervision over the aged man falls within my condemnation equally.

11898. But have you had any experience as to the feeling with regard to out-door relief for the aged in country districts?—I don't quite see the drift of the question.

11899. Have you had any experience of the unpopularity of out-door relief for the aged in country places?—I have heard complaints as to its utter inadequacy.

11900. I was speaking of it from the point of view of pauper taint or unpopularity?—These poor people in the country have almost lost their feelings, some of them, upon that subject. A man who has been degraded with the workhouse system for a few years takes it all as a matter of course.

11901. I am speaking, not of those who have been degraded with the workhouse system, I am speaking of those who have been receiving out-door relief only?—The same thing; the taint spreads as a canker.

11902. The question I particularly asked was whether you have found this feeling of dislike and unpopularity with regard to out-door relief in the country?—Only so far as it conveys the taint to which I have referred.

11903. Is that appreciated by the poor?—I think they feel it very strongly; they feel it in the middle life.

Mr. Humphreys-Owen.

11904. In former years, Mr. Hardy, you practised largely, I think, did you not, as an actuary in valuing country friendly societies?—I think I have had the honour, Mr. Humphreys-Owen, of advising you on more than one occasion. I have had to give it up though.

11905. Our little efforts in Montgomeryshire are only a very small sample of what you have done all over the Kingdom?—Yes.

11906. And you can speak with considerable knowledge, and that is the source of the information you give us?—That is the prime source.

Mr. Humphreys-Owen—continued.

Soundness of some rural friendly societies due to their being started on a sound basis.

11907. I should like, as you have spoken in a very despondent way of the condition of the agricultural labourers, to put these figures into your hand; they are the last valuation of the Oddfellows, the Manchester Unity. I should like you to compare the Glamorganshire with the Montgomeryshire figures. Just take up Aberdare in Glamorganshire and Montgomeryshire?—Suppose, for the sake of argument, I admit the fact that the Montgomeryshire district is financially better than any other, what do you wish me to prove by it?

11908. Then I should go on to ask you whether you are aware that the Montgomeryshire district is wholly agricultural?—Forgive me; I don't still see the bearing. This simply means that they listened to my friend Mr. Radcliffe years ago, and charged proper rates, but that has nothing to do, pardon me, with the wages.

11909. This is my point, that if the agricultural labourers in Montgomeryshire are able and willing to place their clubs upon a perfectly sound basis, does not your belief that the agricultural labourer is unable to provide for himself, receive a very serious shock?—No, an entire fallacy, if I may venture to put it to you in that way. If you could come and show me that when a large deficiency was reported in a Glamorganshire lodge, these labourers met together and collected the amount, I admit my argument is entirely at an end, but they have never been put to that test, a test which you would find they would not have been able to have met. It really is what I say, they listened to Mr. Radcliffe, who was the first independent inquirer into friendly societies' statistics; they accepted his scale of contributions, and therefore they have never created a deficit

11910. The agricultural labourers, the Montgomeryshire men?—Those who led the agricultural labourers in that day, probably the local parson, I do not know, but it was somebody who led them, persuaded these men to adopt a proper scale of contributions and hence this satisfactory result you point out.

11911. Then if a satisfactory result can be produced in a purely agriculture district, does it not follow that you were a little too sweeping when you spoke of those "wretched agricultural "labourers"?—I still am endeavouring to see the bearing of it; I still do not see that there is any connection at all between the point that I have advanced and these satisfactory statistics that you have shown me.

Dislike of patronage.

11912. I noted that you spoke rather strongly of the need for personal exertion by the wealthy in improving the position of the poor?—Not articulately, here, have I?

11913. I think that arose in answer to a question; do you think that that might not be largely extended, so far extended, if the wealthier classes became alive to their responsibilities, as to supersede the necessity for State machinery?—I would submit that that is patronage to which I have a very strong objection myself.

11914. Do you think it patronage for an influential man in a district to urge upon a club which he sees going wrong, the need for having their tables revised, and if necessary, their contributions increased or benefits reduced?—I should not call that patronage, I should call that the discharge of a duty. By patronage, I mean that odious meddling; we quite understand what it is; not if a man in position comes forward and teaches his fellow-citizens their duty; I think he is only doing what I expect of him.

Help from the wealthy not sufficient or immediate enough.

11915. Then would you not look forward to a more complete discharge of duties of that kind by the wealthy, as at least as promising an agency for raising the general condition of the poor, as a complete State scheme?—I do not think it is quite quick enough; I think the evil is very great, and the remedy would be as long as the road.

11916. If it were not for that long run you would rather prefer it?—I trust to the general principles of religion.

Taxation needed for pension scheme.

11917. Have you considered at all whether the burden of taxation which would be required under a State scheme would fall upon the right shoulders?—I should take care that it did; I know the sort of taxes that don't touch labour.

11918. Have you any suggestion to make on that point?—The death duties never touch labour at all, certain forms of stamp duty never touch labour.

11919. And as between the members of the wealthier classes, would it be quite fair to provide a superannuation fund for the employés of a great commercial concern by taxation upon realised property, not receiving increment from this source?—I cannot distinguish; all property originally arises from the fruits of the earth, and the application of man's labour thereto. For this purpose I cannot distinguish between realty and personalty.

11920. Put it in a more concrete way, would you like to have an addition to the income tax or an addition to the rates, in order to enable a manufacturer to pay higher wages, that is what it comes to, to his employés?—Whether I like it or not, I don't think it would govern my opinion on the question; it is what is right.

11921. Would it be right?—I don't mind putting the answer in this way: I think such of us who have enjoyed the advantages of civilisation and have means placed at our disposal ought to be sufficiently grateful for them, and I don't think we ought to fret under the burden of a provision for the poor.

11922. I quite agree, but what I was inquiring was whether the burden would fall upon the right shoulders as between different members of the wealthier classes?—I would take care of that if I had the drafting of the Bill.

11923. To go a little further, ought not a provision of this kind to be made by those who employ labour rather than by those who do not?—No; it is the consumer of the article that is produced that is benefited, not the manufacturer.

Pensioners to cease work.

11924. The rule which you would lay down that a person who receives a State pension should drop work is really that which is adopted by all the friendly societies in the case of sick pay now?—That is where I derive the idea.

11925. That is the real justification: that it is the only way in which you can test the man's sincerity in applying?—It is the most effective test.

Mr. Hunter.

11926. As I understand, you would not give a pension to any person who does not arrive at the age of 65?—That is so.

11927. Rigorously?—Rigorously.

ge of 65 compro- ise.

11928. Of course you are aware that in some trades the time of disability arising from old age is much earlier than 65?—I am quite aware of that.

11929. Then what proposal would you make with regard to those trades where the aged workman is incapable of working say at 55 or even 50?—Well, I had purposely not encumbered this question with that difficult one.

11930. I mean can you expect a scheme of this kind to be maintained by public opinion which left out considerable classes of workmen like those?—I think all life is founded on a compromise.

11931. Your proposal, as I understand it, is that the money should be raised by the poor rate or by an equivalent rate?—By a general rate; my own personal idea is a general national rate.

Chairman.

'ayment o come rom taxes ot rates.

11932. A general national rate as opposed to taxes?—Well, my Lord, I used the term rate rather in a generic sense, that instead of providing for those persons on the spot (raising the money on the spot) I think it should be a national charge.

11933. You would pay them out of the taxes and not out of the rates?—Yes.

Mr. Hunter.

11934. I just wish to know upon that point whether you propose a uniform amount?—Ten shillings is my view; I think it is the minimum of life.

11935. Of course whatever sum of that kind is adopted must operate very unequally in different parts of the country; 10*s.* in the wilds of Sutherlandshire would be a fortune; 10*s.* in London would not be a large sum?—Yes.

Difficulty of different ocal scales of pensions.

11936. Do you think that a scheme of this kind should be tied to a sum just unelastic, equally applicable to the most expensive districts and to the poorest?—Well, I admit that is a difficulty. As you say, it would go double in Sutherlandshire.

11937. Would it not be much better if you had a scheme of that kind that the people of London should be able to give 20*s.* a week if they thought fit, and the people of Sutherland be content to give 3*s.* a week?—Well, you must take care that you do not draw an unusual number of persons to London by such a scheme. If you raised the allowance to 20*s.* a week a great many persons would settle in London.

11938. I mean suppose you raised it to a figure which is practically the same in both; 5*s.*, for example, in one place, would go as far as 10*s.* in another?—You see then you have no permanent settlement of the question. It would be everlastingly raised whether the Sutherlandshire allowance, having regard to the fact that food had risen in price, or something else had gone up, should not be raised. We want something abiding, that is not to be the subject of perpetual revision.

Mr. Hunter—continued.

11939. But do you not think that these difficulties would be got over if each locality had to provide its own old age pensions instead of having a national scheme?—I admit it would; but I should like to say that I think there would be great disadvantages in making this scheme local.

Difficulties in the way of local administration of pension scheme.

11940. Could you specify what these disadvantages would be?—Well, a good many of the men would naturally go and live in the villages where they were born, and they would increase the rates of an impoverished district like that, considerably. A man would go back to his family and friends.

Chairman.

11941. But do you not adopt that part of Mr. Booth's scheme which throws all the pensions upon the taxes and not upon the local rates?—Entirely; but Mr. Hunter had raised what I admit is rather a formidable objection which I was endeavouring to minimise as far as I could.

Mr. Hunter.

Difference of cost to working classes of contributory and free schemes.

11942. With regard to the schemes which involve contributions, I think you said that one great objection is the difficulty of obtaining continuous contributions for a period of 40 years from people in the position of working men?—That is only a secondary objection. The first objection I take is that those who pay them are those who can afford to do without the public subsidy.

11943. Yes; but I am only taking one objection to it at a time. Have you ever considered the question from this point of view; I mean as between your scheme and the contributory schemes, or as between Mr. Booth's scheme and the contributory schemes, how much Mr. Booth's scheme would cost; that is, the 5*s.* a week would cost, if it were made universal and compulsory, and paid through the poor rate; how much it would cost the working man as compared with the contribution which he is to pay under Mr. Chamberlain's scheme or any of these schemes?—If it touches the working man at all, which I should not allow, he pays it indirectly either through some small taxes or through an abatement of his wages; that is the way that taxation touches the working classes, by an abatement of their wages.

11944. I want to put it more closely than that. I will put it hypothetically in this way: supposing that under Mr. Chamberlain's scheme the cost of contribution will be 10*s.* a year paid for 40 years, and let us suppose that you were to raise the same benefits out of the rates, it would only cost the working man 5*s.* a year; we will put that hypothetically; would not that be a fatal objection from a practical point of view?—I should say that is financially impossible as you state it, Mr. Hunter.

11945. What I want to ask is whether you have looked into this question at all?—As you state it, it does not require any looking into; it confutes itself. You can't get more than 20*s.* out of a sovereign, whether under Mr. Chamberlain's scheme or Mr. Booth's.

11946. But have you considered how a scheme like Mr. Booth's would be affected by the

Mr. Hunter—continued.

incidence of rating; have you any idea who pays the rates?—Yes, labour.

11947. I should have thought it was the occupier who paid the rates?—The pair of hands that pays the rates does not necessarily belong to the shoulder that bears them.

11948. I mean who pays the rates in the first instance?—The man who draws the cheque is the occupier of the house.

Mr. Hunter—continued.

11949. You haven't investigated this question from this point of view as to how it would affect the working man if it were paid out of the rates. If I were to tell you that in Scotland it would cost about one-third to a working man out of the rates compared to what it would cost in a voluntary contribution, you would be rather surprised, I think?—I should.

The Witness withdrew.

The Rev. ROBERT HART, M.A., Vicar of Takeley, in Essex; called in, and Examined.

Chairman.

11950. YOU are, I believe, Vicar of Takeley, Essex, and Rural Dean of Newport?—I am.

Dunmow Friendly Society.

11951. And you are good enough to appear here to-day in order to speak about the work of the Dunmow Friendly Society?—I am, being the honorary secretary of the society.

Particulars.

11952. When was that society established?—In 1832.

11953. And what are its objects?—Its objects are "to afford to the industrious and provident "among the labouring classes an opportunity of "making for themselves a secure provision "against sickness and infirmity."

11954. Has this, the original intention of the society, always been carried out?—It has been, up to this time.

11955. How many members has it?—There are (I am speaking of the 31st of December last) 1,000 members; just 1,000.

Mainly rural labourers.

11956. How are they composed?—Of agricultural labourers, servants, and people of that sort—chiefly agricultural labourers.

11957. And those who are not agricultural labourers and servants are artizans, I suppose?—Artizans; yes.

11958. May I ask, before going further, what are the wages of agricultural labourers in that part of the country?—I should say from about 11*s.* to 12*s.* are the average wages now.

11959. Those are the weekly earnings?—Those are the weekly earnings.

11960. Are they supplemented by occasional larger payments at harvest?—At harvest time, and in the hay harvest.

Wages, gross average 14*s* a week.

11961. Then what would you calculate would be the average weekly earnings throughout the year?—It is a difficult thing to calculate; I should think from 14*s.*

Management by honorary subscribers.

11962. By whom is this society managed?—It is managed by a committee elected from the honorary members. The honorary members are those who subscribe not less than 10*s.* a year to the management fund.

11963. And have they any financial interest?—No. No financial interest whatever.

11964. They must subscribe at least 10*s.*?—They must subscribe at least 10*s.*

11965. Have you any large subscribers among them?—Not more than one guinea. Two guineas I think is the highest.

Chairman—continued.

11966. How much does the actual amount of subscriptions of honorary members amount to?—Last year, I think, they amounted to close upon 30*l.*

11967. Out of a total income of how much?—I must say that those honorary subscriptions form a different fund; they are not included in the benefit fund. It is called the Auxiliary or Management Fund, for the purposes of the expenses of management; that management fund amounted last year to 120*l.*

11968. However, so far it relieves the ordinary funds applicable to the advantage of beneficiaries of a considerable annual payment?—Undoubtedly.

11969. How often does this committee meet?—Once a month.

11970. For what purposes?—For the purpose of receiving the payments from the different managers, who have colleted them in the meanwhile from the members, and for admitting members and for doing any general business.

11971. Does the committee consist entirely of honorary subscribers?—Entirely.

11972. And of what classes are they?—The gentry and the clergy.

11973. How many are there of them?—The committee of managers, about 25.

11974. And of the 25 how many are clergymen?—Sixteen.

Area.

11975. Do the operations of the friendly society extend over a considerable district around Dunmow?—Yes. I may say that it extends over the three Unions of Dunmow, Bishop's Stortford, and Saffron Walden.

11976. Is there any other friendly society within those limits?—Oh, several; among others the Foresters and Shepherds.

11977. Are they all of a similar character to yours?—No. There is this difference, they don't give pensions.

Benefits.

11978. What do you consider to be the special features of your Friendly Society?—In the first place all our members subscribe for like benefits, that is to say they have no option. Those benefits are (1) weekly pay in sickness, (2) payment at death, and (3) at the age of 65 a pension.

Chairman—continued.

Sickness.

11979. Would you be good enough to particularise a little more what is your weekly payment in sickness?—The weekly payment in sickness varies according to the class they join. We never allow a member to insure for more than three-fourths of his ordinary weekly earnings; then we give 52 weeks full pay in case of sickness, and, if the illness lasts longer than that period, half pay during the remainder of the sickness.

11980. That is pay never exceeding three-fourths of the subscriber's ordinary earnings?—Exactly.

11981. And what is the range of payments within that definition?—From 2*s.* a week to 16*s.*

11982. As much as 16*s.* a week?—We can insure by our tables as much as 16*s.* a week. I cannot tell you at the present moment how many subscribers are entitled to 16*s.* a week.

11983. That is the limit to which a man may subscribe?—That is the limit to which a man may subscribe.

11984. It does not show what are the actual extreme limits?—Oh, no. Then I say we give 52 weeks full pay in sickness, if it should, unhappily, last so long; and, then, half-pay for the remainder of the time that the man is ill.

Mr. Henley.

11985. Unlimited?—He receives half-pay provided he produces a doctor's certificate every week.

11986. But that would go on to the end of his life?—Yes, during the remainder of the sickness. It would not go beyond 65, because then his pension would begin, and this is the same amount.

Chairman.

Death.

11987. Then what is your payment at death?—It is a small payment regulated according to the table. This is it, shortly, 2*s.* a week in sickness until 65, 1*s.* a week annuity at 65, and 1*l.* at death; it is all in the same proportion.

Mr. Booth.

11988–90. Then it would be 8*s.*, 4*l.*, and 4*s.* pension?—That is it, exactly. If a man subscribes for the 8*s.* a week class he would get 4*l.* at death, and 4*s.* a week pension at 65.

Chairman.

Old age pension.

11991. A deferred pension at 65?—A pension at 65, and all his payments then cease.

11992. Can you tell what are the minimum and maximum payments in respect of pensions?—I think 4*s.* a week is the minimum. I do not think we have any less than 4*s.* a week.

11993. Then how high do you go?—We go as high as 8*s.*

11994. And are there instances at present of men being paid 8*s.*?—I think so.

Contributions vary with age and benefit.

11995. Have you stated what the ordinary payment is; I mean the subscription by the members?—This is the Table by which all our payments are regulated:—

Chairman—continued.

Dunmow Friendly Society. Table of contributions and benefits. Calendar monthly contributions to assure the following benefits: The sickness allowance to cease at the age of 65, and annuity commence. All contributions to cease on attaining age 65.

Age next Birthday.	2*s.* per week in Sickness until 65. 1*s.* " Annuity after 65. £1 at Death.	Age next Birthday.	2*s.* per week in Sickness until 65. 1*s.* " Annuity after 65. £1 at Death.
	s. d.		*s. d.*
15	0 5 per calendar month.	33	0 9½ per calendar month.
16	0 5½ " "	34	0 10 " "
17	0 5½ " "	35	0 10½ " "
18	0 5½ " "	36	0 11 " "
19	0 5½ " "	37	0 11½ " "
20	0 5½ " "	38	1 0 " "
21	0 5½ " "	39	1 0½ " "
22	0 5½ " "	40	1 1 " "
23	0 6 " "	41	1 1½ " "
24	0 6½ " "	42	1 2½ " "
25	0 6½ " "	43	1 3 " "
26	0 7 " "	44	1 4 " "
27	0 7½ " "	45	1 5½ " "
28	0 7½ " "	46	1 6½ " "
29	0 7½ " "	47	1 7½ " "
30	0 8 " "	48	1 9 " "
31	0 8½ " "	49	1 10½ " "
32	0 9 " "	50	2 0 " "

Any sum up to 16*s.* per week in sickness may be assured under this Table, subject to the rules of this society.

Note.—In addition to the above contributions, members subscribe to the medical and auxiliary funds in accordance with Rules 27 and 42.

I hereby certify that the above Table compiled for the Dunmow Friendly Society may be safely used for the purposes of the society.

(signed) *F. G. P. Neison*, F.S.S., &c., Actuary.

Authorized by the Lords of the Treasury to certify Tables of Benefit, under section 11 of the "Friendly Societies Act, 1875."

13 April 1876.

11996. Could you condense it into an answer, have you different scales of payment, some including only sickness, and some sickness and death?—No. We have one kind of payment only.

11997. And is that payment proportionate to wages?—It is proportionate to the age at which the man enters, and for not more than three-fourths of his ordinary earnings.

11998. That is the payment to him, but what is the payment by him?—It is all according to the class in which the man enters.

11999. It depends upon his age?—It depends upon his age, and it depends upon his earnings to what class we admit him, so that if we admitted a man say to the 8*s.* class at 21 he would pay according to our Table four times 5½*d.* a month and 1½*d.*, an extra payment which every member has to pay towards the management fund, in all 2*s.* 0½*d.* per month.

12000. Then that payment depends upon the age at which that member enters?—Yes, the age.

Lord Lingen.

12001. And the amount of benefit that he has to receive?—And the amount of benefit, that is it.

Chairman.

12002. And he can insure for any sum up to 16*s.* per week in sickness, and up to 8*s.* per week in old age?—Yes, according to his earnings.

Mr. Booth.

12003. Provided that those sums bear a certain proportion to his ordinary earnings?—Yes.

Chairman.

12004. I see that your rules are signed by Mr. Neison, the actuary?—Yes.

12005. Then I think an actuary of the greatest reputation of his time?—Yes.

Chairman—continued.

12006. Where are your meetings held?—They are held in a room belonging to the savings bank at Dunmow.

12007. Have you any entrance fees payable?—None whatever.

12008. Or any payments whatever beyond the monthly payments?—Nothing.

Medical fund.

12009. Have you any payments in respect of a medical fund?—Yes.

12010. Is that separate from the others?—That is separate from the others.

12011. What is that?—A member insuring up to 11*s.* per week has to pay a 1*s.* per quarter to the doctor, and beyond that 1*s.* 6*d.* a quarter.

Number of members.

12012. You said that your members were about 1,000 in number?—Yes.

12013. Have you formed any estimate of the possible number of members that you might have in your district?—We have admitted a very great many members since the foundation. The number of members that we have admitted since the foundation up to last December was 4,009; of those 477 have died; there are about 1,000 on the books, and the rest have left the society from various causes.

12014. Then there are in round numbers 2,500 that have left you out of 4,000?—Yes.

Reasons for lapses.

12015. For what reasons?—Various reasons; when they have gone away from the neighbourhood they have felt the difficulty of keeping up the payments, and have been induced, a good many of them I know, to join other societies that meet in the neighbourhoods where they have taken up their abode.

12016. May I ask do they get any payment upon seceding from your club?—No. Then again the chief cause I think of why a very great many have left is they join at 16, 17, or 18, and when they get married, and a young family comes on, and they have four or five children perhaps not able to earn anything, then there is a press, and the club, unfortunately, is the first thing to go.

12017. Is a large proportion of the whole of the 2,500 seceders due to that cause of being unable to pay in consequence of the demands of the family?—I cannot say that, for I am not able to trace them; but I think a good many have been so. And then again, young men have been tempted to join other societies, the Foresters and the like, I think in a very great measure from the fact of the social meetings that they have, and we have no such meetings at public houses.

Pension benefit makes club dearer, but is valued by many.

12018. Are the advantages that they secure in those clubs as great as those which they derive from yours?—I fancy not in the long run. Ours has the reputation of being a dear club to young men, that is to say they have to pay more in proportion than in other clubs for the sick benefit, and that, after all, is what weighs with a great many young men. If they get 10*s.* instead of 8*s.* in sickness, they don't think about the pension.

12019. To what do you attribute the considerable numbers that still belong to your club; is it due to the fact that they value the security of the old age pension?—I believe in a very great measure.

12020. I suppose that, consisting as you do so largely of clergymen and of other persons of local influence, that some pressure is brought to bear upon young men to act as you consider for their own good?—I do not think that any pressure is brought to bear. I think we all are rather chary, especially now, about giving advice about clubs; but I think that the influence of the older members of the club, combined with the advice that one is able to give them, induces young people to join.

Chairman—continued.

12021. Do you find that they come to you for advice?—As a rule they are very reticent, and, when they do come, it is generally two together.

12022. That is to ascertain from you the advantages that they would derive from it?—Yes; only this week I had two young fellows come. They sought me out in the evening, and they said that they had come to join the society; they had evidently made up their minds to do it; their fathers both belonged to the society.

12023. It was not improbable that the persuasion of their fathers had induced them to come to you?—Very likely.

Investments, large balance in past.

12024. Were those agricultural labourers?—Yes; and there is one other thing that I think I might mention as having tended to induce members to leave, and that was our apparent success; our great wealth, our great prosperity. I will say that for years the interest of the funds invested paid every call upon the society, I think for 10 or 11 years, and we were laying by more than 1,000*l.* a year; in fact, all the subscriptions the members paid.

12025. Perhaps you would be good enough before we put you a question upon the point, to state what your funds and your investments are?—The total amount of our funds last year was 38,560*l.* 4*s.*

12026. How are they invested?—They are invested as follows:—

		p'cent.	Yrs.	£.	*s.*	*d.*
With Commissioners for the Reduction of the National Debt, yielding Interest at 2½*d.* per cent. per day, 3*l.* 16*s.* per cent. per annum				6,315	9	9
On loan to the:—						
1877	County of Essex	4	30 Balance.	6,100	0	0
–	Chelmsford Local Board	4	– Balance.	4,015	7	10
1884	Woodham Ferris Church Trustees	4	30	334	5	4
1885	Fobbing Sewers Commissioners	,,	30	3,209	8	7½
,,	Llanfechfa Local Board	,,	40	8,710	7	3½
,,	Billericay Board of Guardians	,,	15	606	6	2
1886	Herne School Board	,,	50	4,765	2	1
1887	Dalton-in-Furness Local Board	3½	20	750	0	0
1889	Braintree Local Board	3½	30	540	0	0
,,	Little Dunmow School Board	3½	41	627	3	4
1891	Eston Local Board	3½	30	405	16	2
,,	Chelmsford Board of Guardians	3½	30	389	6	2
1892	Malvern Local Board	3½	20	350	0	0
,,	Ham Common Local Board	3½	30	700	0	0
Balances in the Dunmow Savings Bank				23	8	1
In the hands of the Clerk and Assistant Managers				65	4	5½
In Bankers' hands, less cheques drawn and not presented				630	11	11

12027. Have you ever made an unfortunate investment?—No.

12028. Can you state the average rate of interest?—The average rate of interest we are receiving now is 3*l.* 16*s.*

Lord Lingen.

12029. Your actuary, I think, has computed the last tables assuming no more than 3 per cent. ?—Yes.

12030. So that you have 16*s.* to the good ?—Exactly.

Chairman.

12031. I think you stated that your receipts from one source or another annually exceeded your disbursements by about 1,000*l.* a year ?—For some time; for some years they exceeded.

12032. You attributed to that fact of your prosperity, if I understood you rightly, a secession of members ?—Yes.

12033. Would you be good enough to explain that ?—Yes. The ordinary members, the beneficiary members, considered that, as we put forth a statement that the funds, if divided by the number of members, showed 30*l.* per head, and that the funds of the Foresters, for instance, showed only 12*l.* per head, therefore they concluded that when we were laying by so much money we ought to give them larger benefits; for instance, such things as burial for the wives.

Hence wish for large benefits, and secessions.

12034. I suppose that they were so far right, that if you could, as good men of business, look forward with certainty for an excess of receipts over expenditure, you might be entitled to make them larger ?—True, but what makes our society different from all those that I speak of is that we have to look forward to the pension, and, as it is proving, the pension is a very large draw upon the funds of the society.

But reserve needed for Pensions.

12035. I suppose as time went on the drafts upon your pension fund became larger ?—Much larger.

12036. Have they approached to anything like an average rate now, or do they still continue increasing ?—Each year we have hitherto found a larger number of pensioners. The number of pensioners we paid last year was 169.

12037. So that you find it not only prudent, but absolutely necessary, to keep a large balance in hand ?—Exactly.

Actuarial reports,

12038. Do you wish to make any further statement as to your solvency ?—I have here the actuaries' Reports. Shall I give you an outline of the crisis that we consider that we have gone through?

12039. Certainly; that would be very instructive ?—We had the actuary's report, first of all, only in 1874, at the time when we thought we were so very prosperous. It was the calculation made by Mr. Neison, and he allowed the interest to be calculated at 3 per cent. We had him at a large meeting of the honorary members afterwards, and we showed him that all our funds were yielding 3 per cent. at least, and the greater part of them a great deal more; and he made an alteration in the calculation, and he allowed 3½ per cent., but with that he brought out a deficiency of 5,718*l.*

12040. That was in 1874 ?—In 1874; yes. He suggested by way of getting out of the difficulty, first of all, a better investment of our funds. All our funds at that time were in the hands of the National Debt Commissioners; he then suggested that we might get very much better investments. Then he said that our tables were not high enough for the benefits that we offered, and then he found that there was a very great deal of sickness, and that the sick required very much larger supervision. We set to work, and the next valuation was made at the end of 1879.

Chairman—continued.

12041. Did you alter your investments ?—We altered our investments.

12042. And did you also raise your rates ?—We had a new set of tables which we then got signed by Mr. Neison.

12043. Which added somewhat to the stability of your society ?—Which added somewhat to the stability. We only employed them with regard to the new members. Then came the report in 1880. He still took a basis of 3½ per cent. as his calculation, and then there was a deficiency of 3,748*l.* We had wiped out nearly one-third of the deficiency. Then he said in that report that "if four per cent. could be realised" (I am quoting from the words of his report) "the society would "be solvent in every respect, and on a sound "financial basis." In the year 1885 we had another report, and this was made by Mr. Charles Ansell. He calculated the interest at 3¼ per cent., and he showed a surplus of 132*l.* In the year 1889 his son, Mr. Hubert Ansell, made the valuation forms, and he took as the basis of his calculation 3 per cent., and there was a surplus of 2,700*l.* When we sent it to the office, Mr. Ludlow, the Chief Registrar of Friendly Societies, pointed out that the calculation was simply made with reference to the tables of the Manchester Unity, and suggested that it would be interesting that the society's own sickness experience should be investigated, and we had that done the following year by the same actuary, and he found a very serious state of things, a variation from the tables by which he had calculated. He found, for instance, that with regard to the actual full pay in sickness there were 5,407 weeks, while the tables showed that there should be 5,922. That was favourable to the society. But when he turned to the half-pay a very different state of things was shown. By the tables there were only 1,794 weeks half-pay due while the actual half-pay amounted to 4,569. That was unfavourable. Then he investigated the pension experience. The number of actual deaths in the society was 59; the number expected to be experienced by the tables was 91, and then he made a correction in consequence of the number of secessions from the society during the five years. He altogether corrected the account that he gave us in 1889 in this way, that in consequence of the low rate of mortality, and the excessive sickness experience, he brought us in a deficit of 1,800*l.*, instead of a surplus of 2,700*l.*, but he said as the calculation was made upon a 3 per cent. interest, the deficit of 1,800*l.* was exactly the difference between 3 per cent. and 3¼ per cent., so that if he took the basis at 3¼ per cent. the society was solvent.

and corrections.

Lord Lingen.

12044. And the 3¼ per cent was well within the interest you were getting ?—The 3¼ was well within the interest we were getting.

12045. £3 5*s.* instead of 3*l.* 16*s.* ?—Yes.

Chairman.

12046. I suppose this large number of secessions, to a certain extent, adds to your receipts, because they are payments made by those who

Effect of secessions on funds.

Chairman—continued.

have not drawn upon your funds?—To a certain extent.

12047. You say, "to a certain extent;" what is the limitation?—I quote Mr. Ansell's Report: "In my valuation I did not profess to "take account of any secessions from the "society which, of course, result in a profit, inasmuch as every member involves some liability, "varying according to his age and the number of "years that he has been a member. To give some "idea of the gain to the society from secessions, I "may mention that during the last five years "149 members left the society, and the average "time that they had been in the society exceeded "10 years, but I estimate the profit to the "society from the loss of these members at about "1,300*l.*"

Great reduction of Poor Law relief, especially out-door, in Unions concerned.

12048. Have you within recent times been able to make a comparison between the amount of in-door and out-door relief in Dunmow?—Yes. I have upon that paper the comparative statement in the three unions that I spoke of: Dunmow, Bishop's Stortford, and Saffron Walden, from the year 1871 to the year 1892.

12049. Perhaps if you were to give us the first and the last year, so far as I can see, it would appear to be fair; if you give the population of each union in turn, and then the amount of in-door and out-door relief, in 1871 and in 1892, for each union, I think that would answer our purpose?—The population of the Dunmow Union in 1881, I have not the population for 1871, was 17,990; in 1891 the population was 16,674, a decrease of 1,316.

12050-2. What were the amounts of in-door and out-door relief?—In 1871, the in-door relief was 2,194*l.*, the out-door relief, 8,290*l.*; in 1891, the in-door relief was 1,402*l.*, the out-door 2,171*l.* In Bishop's Stortford union the population in 1881 was 21,799, and in 1891, 21,513, a decrease of 286. In 1871, the in-door relief was 2,566*l.*; in 1891, 2,748*l.* In 1871 the out-door relief was 6,392*l.*; in 1891, 4,211*l.* In the Saffron Walden union the population in 1881 was 18,588; in 1891, 17,958, a decrease of 630. In 1871 the in-door relief was 1,844*l.*; in 1891, 1,310*l.*; in 1871 the out-door relief was 7,319*l.*; in 1891, 3,691*l.* I have taken them from the accounts that were furnished from the union.

Due to rise of people and in Dunmow to strict system.

12053. Has this decrease, which has been pretty general in all these three unions, although not always in the same proportion, been due to any changes in the method of administration?—I think if you look in the Dunmow Union, you will find greater changes and a greater decrease, and that was due, I think, from what I can make out, to the different system, the more stringent system adopted by the Dunmow Board of Guardians.

12054. Has not the same system been adopted in the other unions?—Not to the same extent; I am speaking now from common report.

12055. In the Saffron Walden district the out-door relief fell, although there was a very slight fall of population, from 7,319*l.* to 3,708*l.* in 1892?—Yes.

12056. Was there any alteration similar to that made at Dunmow made in Saffron Walden?—I do not think so; but I cannot speak positively.

Chairman—continued.

12057. You attribute that to the general improvement in the well-being of the people?—I should think so.

12058. And you hope you have contributed something to it, I dare say, by the operations of your friendly society?—In the Dunmow Union especially, which I know more about, the principle upon which they went was that instead of allowing people to look upon the Poor Law relief as a sort of addition to their wages which could easily be obtained, every one should be obliged to work as long as he could and no one would receive relief except by a medical certificate that he was unable to work.

Few friendly society members come on rates, are favourably treated.

12059. Do many subscribers to your friendly society come upon the poor rates?—No, I do not think so.

12060. What was done in the case of those who held pensions if they required assistance?—Our pension experience you see, has been somewhat small; I think that the guardians of all three unions would always more favourably consider the case of a man who had endeavoured to make some provision for himself by belonging to a friendly society.

12061. Do you happen to know what rules they laid down with respect to these men who had given evidence of thrift?—Well, he would certainly get help, and the fact of having made this provision would be very favourably regarded in the amount of that relief.

Sometimes prefer workhouse.

12062. Were such men ever, within your experience, compelled to become indoor paupers? I was told of some cases; I do not know whether either was a member of our friendly society, but certainly more than one man with a pension, the clerk to the Bishop's Stortford Union told me, surrendered it to the guardians, and was glad to go into the house.

12063. Those were cases I suppose of extreme infirmity, and where the conditions of home were not good?—Where the conditions of home, I think, were not good.

Lord Lingen.

Growth of pensions of late years.

12064. During those earlier years when you were able to meet the demands of the society out of interest, it was largely the history of every insurance society, that during that time your pensions were in abeyance?—Not entirely. The years in which the interest met all demands were between 1870 and 1881, and during this time we had pensioners on our funds; eight in 1870 up to 52 in 1881.

12065. You were good enough to give me a list of the number of pensions granted from 1858 to 1891?—Yes.

12066. And for the first five years only one pension per annum was granted, then they go up at a progressive rate, and finally in the year 1891 you had 153 pensions?—Yes. I think that list, that I gave you was the number of pensioners that were paid in each year, not the number of additions to our pension list.

12067. No, the number paid?—It was the number paid, and of course you know in every year one or two died. I have here a list of the pensioners who have come on the funds in each year for the last 10 years; would you like to have that?

Lord Lingen—continued.

12067.* No; I think not, now, because my object was to give one instance to show why you could no longer meet your liabilities out of interest, and the pensions seemed to be the case of that?—Yes.

12068. If you turn for one moment to the table of contributions, the heading of that is, that in order to secure 2*s.* a week in sickness until 65, and 1*s.* a week annuity after 65, and 1*l.* at death, you give a certain scale of payments that will have to be made per month?—Yes.

12069. Now according, to the amount of benefit that a man thinks he can afford, you have to multiply those monthly payments by the increased number of shillings?—Exactly.

Amount usually 4*s.* or 5*s.* a week.

12070. Can you strike any sort of average of what deferred pension they pay for generally?—4*s.* to 5*s.* a week, that is to say in my district.

12071. Do you think that they find a difficulty in meeting that payment; steady men?—I do not think so.

12072. What sum do they generally insure at death?—That is guided entirely by this table.

12073. But I mean, as a matter of fact, what sort of sum?—Four pounds or five pounds.

12074. Is that spent in funeral expenses, a large part of it?—No, I think not.

12075. The funerals are not extravagant?—They are not extravagant.

12076. And the difference between the cost of the funeral and the amount assured, goes to the relief of the family?—Yes.

Half-pay sickness.

12077. The actuarial report that you read on the subject of sickness, brought out that the full-pay sickness was rather under the amount of the general tables?—Yes.

12078. But that the half-pay sickness was greatly in excess of them?—Yes.

12079. The full-pay sickness is only granted on medical certificate?—Certainly.

12080. How often renewed?—Weekly.

12081. The half-pay?—The same.

12082. Do you think there was more of the continued sickness, which the half-pay represents, after the 12 months, or do you think there was laxity on the part of the medical officer?—I think a little of both. Half-pay sickness is a very difficult thing to keep within proper compass; the medical officers have told me so.

Value of management by honorary members.

12083. And you attribute much of the success of this society to its being managed by persons of means in the neighbourhood, with no interest in it?—I think so.

12084. Does that create confidence in the persons to whom you look to insure?—I think it does now; very great confidence.

12085. Do you find the same unwillingness that existed at one time to buy deferred annuities, or is that, do you think, yielding?—I can hardly tell; I do not think that as a rule ours is a popular society, because the subject of the annuity does not commend itself to the young men.

12086. One would have thought that the increase in the number of pensioners paid, the sight of 153 neighbours receiving 4*s.* a week would have had some effect upon their opinion?—It has, no doubt, and it has created a very great deal of regret on the part of a great many of my parishioners, who formerly belonged to the society and seceded from it, that they did so.

Lord Lingen—continued.

12087. Your tables begin from the age of 15; do you get the young people to join your society as early as that?—About 16 next birth day is the common age for them to join.

12088. Does that allow three or four years of bachelordom, during which the earlier payments are made?—It ought to and it does.

12089. And during those years the payment being comparatively light that acts as an encouragement also?—Oh, yes, and we encourage them to join young and to join at a low rate of payment, and when their wages justify it they are ready to come and go into the higher class.

12090. Your society has a quinquennial valuation by an actuary?—Yes.

12091. You also make your return I suppose, in common with the rest of your management, pretty punctually to the Registrar of Friendly Societies?—Yes.

12092. Does he furnish you with comments upon your returns?—No.

12093. He merely receives them?—He merely receives them. I think the only comment that was ever made was that one I spoke of, which caused us to have our sickness experience valued.

12094. I suppose you find considerable advantage in having to make these periodical returns; that it obliges the managers of the society to look into its affairs and to keep themselves acquainted with them?—Yes, we had every reason to be thankful for our first valuation in 1874; it showed our weak points and set us to work to remedy them. I feel strongly that the Friendly Societies Act of 1875 *ought to be made compulsory*, so that all societies were compelled to register, and that each society and each financially independent branch of the large societies (*e.g.* the Foresters) should be obliged to submit their affairs to the quinquennial valuation of an actuary, and that the report should be published; and further that all societies so found insolvent and not on a sound basis should be compelled either to put themselves on a sound basis, or wind up. I have already said the agricultural labourer is very shy of coming for advice to those capable of giving it, and in the matter of joining a friendly society he is not at all capable of judging for himself; so, for his very protection he needs some independent guide and guardian; and this would best be provided by the actuary's report, which would warn him against an unsound society.

Need of more Government control of friendly societies.

12095. In the Registrar's Reports is any account given of the statements which he receives from the societies; in detail, I mean?—Not in detail.

12096. Or in a summary?—In his Blue Book, you mean?

12097. In the Blue Book?—It is always mentioned, just the heads.

Chairman.

12098. Do you publish them yourselves?—Yes, we publish the annual statement of our accounts duly audited, and circulate them amongst the members.

Mr. Stockall.

12099. Is the balance sheet which you have before you an annual statement?—The annual statement.

Mr. Stockall—continued.

12100. And a copy of that would be sent to the Registrar of Friendly Societies?—In a slightly different form, practically the same.

Lord Lingen.

Pension at 65 more popular than 70.

12101. I had a letter from a gentleman who was good enough in the first instance to give me your name, and he gave me his own experience to this extent, that he thought 70 instead of 65 would be a sufficiently early age for a pension to begin; what is your opinion about that?—I think, considering the longevity that we noticed that perhaps 70 would be a sufficiently early age for a pension to begin, but we were talking about that at our board of management the other day, and we all agree that it would never do, because it would make the society less popular than it is now.

12102. When the pension accrues at 65, you do not interfere with the man's employment at all?—Not at all.

12103. He may have that in addition to any other wages that he can earn?—Exactly. In my own parish I have two men at the present moment who are earning their regular pay, and yet receiving the pension.

12104. I noticed a curious provision that I suppose has remained in your rules from earlier times; what is to happen to a member who is imprisoned for debt, rule 31; that he shall only be entitled to half his weekly allowance. Now does that apply to a man who is receiving Poor Law relief, or would his allowance be quite independent of his relief?—We have not come across an instance since I have known anything of the society in the last 25 years.

Pension and relief.

12105. But I mean, now, taking the analogy of a man who is not imprisoned for debt, but gets into the workhouse; would you pay him his pension in full?—In such a case we should not pay it to him but to the guardians.

12106. Supposing, instead of getting into the workhouse, he was receiving out-door relief; what should you do?—I do not fancy he would get out-door relief if he were receiving his pension; I do not fancy the guardians would give anything more than relief in kind; that is to say, loaves of bread. I have before me the ages of our pensioners at this present moment; there are 157 of them, the average age is about 71 years.

Lord Brassey.

Nearly all could join young for adequate benefits,

12107. I suppose we may take it from you that any persons who belong to your society and enjoy its advantages; that is, with reference to full pay in sickness, half pay, and sum payable at death, and pensions—that they are in an ideal position. If we could get our labouring poor into the condition which is enjoyed by members of your society, that we should have accomplished all for them in these important respects which the Government would desire?—I think so.

12108. Is there a very large proportion of your parishioners in a condition of such poverty that they could not, if they desired to do so, join your society; are there many people kept out of your society by the fact that they have not sufficient means?—I do not think so.

12109. The great majority of your parishioners could, if they thought fit, join your society?—They could as young men; I do not say that middle-aged men would be able to join it; it would be too great a call upon them.

Lord Brassey—continued.

12110. But beginning at an early age the terms are so favourable that, as a general rule, the young men of your parish, if they thought fit, could join it?—Yes.

12111. I see you have 1,000 members; does that form a very large proportion of your population?—They are not all my parishioners; but are drawn from the different parishes round.

Mr. Henley.

12112. I think we had better clear up one question with regard to the figures you have given; did the figures you gave represent in-maintenance and out-door relief only?—In-maintenance and the out-door relief.

12113. Only?—Only.

12114. It would work out in this way. The in-maintenance, I will take Dunmow, for the year ended Lady-day 1891, was 1,384*l.*, the out-door relief was 2,092*l.*, whereas the total relief of the poor was 7,257*l.* Your figures only related to in-maintenance and out-door relief?—In-maintenance and out-door relief only.

No juvenile branch.

12115. Have you any provision made in your society for the sickness of children?—No; we have no juvenile branch.

12116. Then in case of the illness of children in a family, they are either obliged to pay for the doctor themselves, or to go to the relieving officer?—Yes.

Non-resident members.

12117. Supposing that your members become non-resident, do they necessarily cease to be members of your society, if they keep their payments up?—By no means; we have a good many who are non-resident; they send their monthly payments to the manager of the district, and in case of sickness they are provided with a sick form; they go to their own doctor and get it signed, and get it certified by two householders, or by the clergyman of the parish.

12118. Has your pension scheme been in existence as long as the society has lasted?—Yes.

12119. Since 1832?—Since 1832.

12120. Do you think you have got to the extent of your population so far as pensioners are concerned?—To the number of pensioners?

12121. Yes?—We think so; but I think the fact of so many secessions and that they have been at irregular periods has had this effect, that we cannot well form an estimate; of course we have the age of all of them.

12122. Do the agricultural labourers take any part in the management of your society?—None whatever.

Mr. Pell.

Labourers can raise pension of 4*s.* a week, though wages low.

12123. I think you said the average pension was from 4*s.* to 5*s.* a week?—Yes.

12124. Are many of the men receiving that pension agricultural labourers?—Yes.

12125. Then in your district you do not think that it is impossible for the agricultural labourer, a decently honest and steady fellow, to secure himself a pension of 4*s.* to 5*s.* a week?—I do not think so.

Mr. Pell—continued.

12126. And you stated that the wages are rather low. I think you said 11*s.* to 12*s.*?—Eleven shillings to 12*s.*

12127. That is very much supplemented by the harvest; does not that come to about 7*l.*?—Yes, I think a man gets about 7*l.*

12128. So that would bring them up a good deal?—There is nothing beyond the 7*l.* as a rule; he would get the 7*l.* and whatever beer he has had would come out of that.

12129. They get a little extra in hay time, I think?—A little extra in hay time; they get it supplemented in this kind of way, that a good many of our men have been able to go up into the hay country, nearer London.

12130. Into Middlesex?—Into Middlesex; and then come back again in time for harvest.

Pension enough with help of friends.

12131. Do you think that the pension of 4*s.* to 5*s.* a week is sufficient; that they can get through in their old age with that, with the assistance that their friends would give and their neighbours, if they are Christian people?—I think so.

No pensioners of society on rates.

12132. Do you think there are any pensioners receiving out-door relief?—I do not know, I cannot say; but I think I may say about us, that none of our pensioners are receiving out-door relief.

12133. You quoted three unions in comparison, I think, Dunmow, and Saffron Walden in Essex and Bishop's Stortford in Hertfordshire?—The reason I quoted those was because they embraced the area in which this society has worked.

12134. Are you aware that you curiously enough hit upon the two most pauperised unions in Essex and the most pauperised union in Hertfordshire?—No.

12135. Is that not rather curious with your society that you should have that very deplorable state of things existing?—If it is existing; I was not aware of it.

Hard work of honorary members.

12136. This excellent system, as far as they have got it, I suppose, has been established and maintained by personal and enduring attention on the part of what we may call the better classes?—Yes, there have been men who have devoted themselves to it and been most regular at the monthly meetings.

12137. And do you find that state of things, that unselfish attention to social improvement, wanting in other unions?—I can hardly answer that question from personal knowledge, but in Bishop's Stortford I may say there is a very good club in which the gentry take the very greatest possible interest. It is not so successful as ours, but it was established only five or six years afterwards; it creates a good deal of interest.

State should offer higher interest to sound societies that give sick and old age pay.

12138. Should you wish to see any interference with your arrangements and your sick-pay on the part of the State, either by supplementing your funds or by laying down rules for the administration of the funds?—If I may say so, I think that some of us feel that the tables that we went on before this last alteration in 1876 were based at a time when the Government rate of interest was considerably higher than it is now, and I think that we have suffered in a measure from the drop of that interest. I suppose it did not strike the managers in that kind of way at the time the interest did drop, but I think the first report of the actuary showed that we had suffered considerably.

Mr. Pell—continued.

12139. But you have suffered?—The first report that I spoke of in 1874, when we imagined everything was in such a state of prosperity, when our funds, he said, were not bearing a sufficient rate of interest to justify a higher calculation; and that calculation that he did make brought us in a considerable deficit.

12140. But this suffering that you are referring to is very much in consequence of the very large amount of realised capital that you have got. A drop in the rate of interest upon 38,000*l.*, or whatever your capitalised fund is, would very seriously affect you; that I suppose, is what you mean, the rate of interest so far as concerns the money invested in Government stock, 6,300*l.* Might I ask you, how do you come to make these selections? I am interested in this sort of question, and some other members of the Commission are also; you seem to have gone into Wales for your largest investments; Llanfrechfa is in Wales?—Our solicitors found it for us; that was invested in 1885. But I should here like to say that the question of interest is a very serious one, and we who have to manage such societies as this, feel strongly that by far the best and cheapest way of dealing with sickness and old age, would be for the State to give a higher rate of interest, say 3½ or 4 per cent. to clubs actuarially solvent, based on sound principles, and making provision for old age pensions. Such societies could deal far more efficiently with cases of sickness. Under State supervision there would be far more cases of imposition and malingering.

12141. Do you find that many of your subscribing members are at all agitated upon this question of national pension; inclined to sniff after that?—I do not think so.

12142. Has it been talked over at all; have you heard the common people talk about it?—No.

Lord Brassey.

Payments and benefits.

12143. Is the allowance in sickness payable to a member who is able to go to work?—No; so long as he receives sick pay either "full" or "half," he must not work.

Mr. Broadhurst.

12144. What is the general contribution paid monthly by the agricultural labourer? You have different scales, what would be about the average to get his 4*s.* or 5*s.* pension?—I have my monthly payment book here; it varies with the age.

12145. Take a young man of 20?—Well, you see, I have not in my books the opportunity of showing that, but I do show the amount that is paid a month. I open my book now: for 8*s.* a week in sickness, 1*s.* 10½*d.*; 1*s.* 11½*d.*, 2*s.* 0½*d.* per month according to age.

12146. And that includes pension?—That includes pension; we have only one Table, that which I have put in, and that regulates the payment for sickness, pension, and death.

Mr. Pell.

12147. Does that give him pensions when he is 65?—Sixty-five.

Mr. Booth.

12148. Whether he works or not?—Whether he works or not.

Mr. Broadhurst.

Want of privacy in Post Office business.

12149. Is it better or worse than the Post Office under your conditions?—I do not think we can compare with the Post Office, because the Post Office does not entertain the case of sickness; there it is simply a case of an annuity or an insurance; but here sick payment enters in. I think, however, that under any circumstances the Post Office is the last place to which an agricultural labourer would go for advice. The postmaster in a village is generally a shopkeeper to whom a man would not like to open out his private affairs. And even in a town, he would not care to seek such advice in an open office over a wide counter, and from clerks who are in the midst of conducting varied business at the same time.

12150. Yours is rather a low rate of contribution for such benefits. What society competes upon easier terms?—I do not say that they compete upon easier terms, and I do not think they do, but what strikes a man when he is joining a "society is this: "How many shillings a week do I get in sickness;" and a man would probably join one of these large societies where he gets so many more shillings a week in sickness for a less payment than he pays to us, and he does not take into consideration the future benefit of the Pension, nor the length of time for which sick pay is granted.

Value of work rather than money of honorary members: no jealousy of them.

12151. Do you think your society could continue to fulfil its present obligations at the present contribution if the free management and honorary contributions were withdrawn?—I should say, properly managed, it might. It would lose its chief characteristic and its chief benefit from the interest taken by the honorary members.

12152. That is, if its State aid were withdrawn?—Yes.

12153. So that it is State-aided, although not imperially but locally; it is aided by public labour and contribution?—Quite so; that is the case.

Mr. Booth.

12154. The contribution to the management is only one-third of the cost?—The subscription of the honorary members was 28*l.* 16*s.* 6*d.* last year; the contributions of members for management were 84*l.*; but I may say that this subscription from honorary members was very small; we lost several subscribing members to this honorary fund last year, so that it was a very small contribution.

Mr. Pell.

12155. That has gone down, has it?—It has gone down.

Mr. Booth.

12156. You attach, I think, more value to the work they give than to the money they subscribe?—I do.

12157. Is there any jealousy felt with regard to the members, that they have themselves no active part in the management?—No, I think not now.

12158. You think it is a better plan to manage for them than to let them come in in some way?—I do.

Mr. Stockall.

12159. Can you give me the average age of the members under 65?—I cannot.

12160. You spoke about the difficulty of managing or controlling the half sick pay; is that caused in any way by the members working while in receipt of it?—No; because a member must not work while he is in receipt of it.

Mr. Loch.

12161–2. I take it that Great Dunmow would have a population of rather over 3,000?—By last census, 2,700.

12163. I take it that the proportion of persons over 65 in that 2,700 would be about 85; do you suppose that, practically, all the old people in Great Dunmow, or almost all, are taken care of in their old age by this assistance?—Oh, dear, no.

12164. In Great Dunmow itself; not the union but the parish?—Nineteen persons in that parish are pensioners of our society.

Pension not numerous enough to tell on pauperism.

12165. What I wanted to ask you was whether if you keep to the smaller areas where this society is most popular it makes an appreciable difference in the old-age pauperism?—Considering we have only got 157 pensioners over this large area, I do not think it can well have made very much difference.

12166. One is struck, on the other hand, with the large amount of old-age pauperism in Saffron Walden; 913 people are returned as having received relief after 65 in the course of the year?—This I know nothing about.

12167. May one conclude that the issue is rather how the Poor Law is administered than anything else?—I cannot answer that question, because Saffron Walden is just on the fringe of the district embraced by this society.

12168. But I notice that in Dunmow there is an increase of pauperism in the last five years?—Yes.

12169. May I conclude from the state of Dunmow that the question is one rather of the administration of the Poor Law than the establishment of this benefit society?—That I cannot answer.

The Witness withdrew.

[Adjourned till Tuesday next, 4th July, at noon.

THIRTY-THIRD DAY.

Tuesday, 4th July 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. J. CHAMBERLAIN, M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. LOCH.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant-Secretary.*

THE RIGHT HON. JOSEPH CHAMBERLAIN, M.P., a Member of the Commission; Examined.

Chairman.

Grounds for State help for aged.

12170. Mr. Chamberlain, perhaps you will be good enough to begin by giving your reasons why you have taken so much pains in framing a scheme for old age pensions? — I think there are two main grounds upon which the interference of the State may be justified in connection with the provision of a system of old age pensions. The first is, there is a very large number of people who have led ordinarily respectable lives, but who, in old age, are forced to go upon the Poor Rates, and I think that that is reasonably felt to be a scandal upon our civilisation. The second reason is, that if we could remove or greatly diminish this difficulty, we should justify an even more stringent administration of the present Poor Law, and should meet the prejudice which rightly or wrongly now exists, on the ground that the old are treated with considerable hardship. Now as regards the first of these two grounds, the extent of old age pauperism. I rely upon Mr. Burt's return corrected as it is by a subsequent return of Mr. Ritchie's. According to Mr. Burt's return for England and Wales, there were receiving Poor Law relief (I think that perhaps rough figures will be sufficient for the purpose) 245,000 persons, while the population above the same age was, at the same time, 1,322,000, which shows that the proportion of old age pauperism to the total population over 65 was as one in 5½. We have, however, to make a correction, because Mr. Burt's return dealt only with the number of persons receiving relief on a single day in the year, and, in order to arrive at the total who were relieved during the year I have accepted Mr. Booth's figures in his recent book, page 163, and in which he has added 40 per cent. to the pauperism on one day, to give the pauperism during the year. That would add 98,000 to the total of old age pauperism, making altogether 344,000, or about one in four of the population of that age. This, however, gives the total proportion, or rather the proportion to the total population; but as, roughly speaking, one-third of the population belongs to what we call the well-to-do classes, the proportion for the poor and the working classes alone will be about 340,000 to 881,000, or 1 in 2½. Dealing with the latest return, Mr. Ritchie's return, the figures are 401,000 persons relieved during the year, which is rather more than Mr. Booth's calculation. The total population has increased since Mr. Burt's return and amounted to 1,372,000 in 1891. The percentage

(1.) Large aged pauperism of deserving persons.

(2.) Gain to stringent Poor Law.

Particulars of aged pauperism.

Chairman—continued.

Chairman—continued.

of paupers over 65 to the total population over 65 was accordingly 29·28 per cent., or 3 in 10. If we treat these figures in the same way as I have treated the previous ones, by deducting one-third for the well to-do classes, then we should find that 402,000 persons are receiving Poor Law relief out of 915,000, which is the total number of the poor and working classes who were over 65 on that date. In other words, 4 in 9, or nearly one in two; and upon those figures, which I do not think can be disputed, I say that we are amply justified in considering that a state of things under which one in two or one in 2½ of persons earning their daily wages, or of the poorer classes are condemned, if they live to 65, to finish their lives as paupers, is a matter which calls for the most serious attention of Parliament.

One in 2 or 2½ of working class aged receive poor law aid during a year.

12171. I am speaking in Mr. Booth's presence, so that he will correct me if I am wrong, and I think that he included as paupers, and swelled the number of paupers, by including as a pauper, any person who had received any amount of relief, however small, during the year?—That is so.

12172. And that, usually, when we speak of paupers, we rather understand persons who are in continual receipt either of in-door or of out-door relief?—Of course, upon that basis, the figures would be materially diminished.

12173. Just so. Well, you anticipate, I doubt not, some objections to your scheme?—Yes. I have read most of what has been written on the subject, and I find an objection, *in limine*, to this assertion of the extent of old age pauperism, and it has been said that it is due entirely to improvidence, idleness, or drunkenness, or all three combined; and that persons who are brought to the workhouse by such neglect or fault of their own are not fitting persons for the consideration of the State; and, secondly, it is alleged that the large numbers are due to the lax administration of the Poor Law, and that many persons figure as paupers who ought to be able to support themselves.

Criticisms as to causes of old age poverty.

12174. And what do you say to those objections?—Well, as regards the allegation of improvidence and drunkenness, it appears to me that it may be almost said to dispose of itself. It is ridiculous to assert that one out of every two, or one out of every two and-a-half of the working classes, and of the poorer classes, are either drunken, idle, or improvident. It is possible that at some period of their lives, and especially towards the end of their lives, they may be one or the other; but in that case there is much excuse for them. But it is certain, it is a matter of common experience, that as regards the great bulk of the working classes, during their working lives they are fairly provident, fairly thrifty, fairly industrious, and fairly temperate.

Working classes not in the main drunken, idle, or improvident.

12175. Then, without supposing for a moment that a large proportion of the working classes are drunken, would you not be disposed to think that during a considerable portion of their lives, a considerable number of the working classes spend in drink sums which might be devoted either to keeping their families in greater comfort or to providing for their old age?—It is quite true; but it is also true that they spend in

A reasonable outlay on drink as well as food proper.

Chairman—continued.

food, money, some of which, at any rate, might be devoted to the care of their family in old age.

12176. Food; but I am not assuming that they are depriving themselves of ordinary and proper indulgences. I am assuming that they bestow upon mere drink a portion of their wages, which very frequently, to the knowledge of everybody who has gone among the poor, brings suffering upon their families?—What I wish to say is that I do not think that a moderate consumption of drink is in any way wrong on the part of the working man, or that he is bound to deny himself any drink at all in order to provide for his comfort in old age, or for his family; and on the other hand I am perfectly prepared to admit that there may be cases in which he spends too much, and in which excessive drinking leads to subsequent poverty and misery; but we shall have to define what is excessive drinking. When a man is engaged in a very laborious occupation, I am not certain, but I hold my own opinion, that in many cases a certain amount of alcoholic liquor is, if not necessary, at all events a very natural concomitant of his work; and it is too much to ask of a working man that he should deprive himself of this, if his nature leads him to desire it, in order to make provision for old age, and that in fact a certain amount of expenditure under that head may fairly be considered as the proper and ordinary expenditure of a working man.

12177. It is a question of degree?—It is a question of degree. Then the proof that his pauperism is not due, in a vast number of cases, to excessive drinking, or idleness of a kind which would be criminal, is to be found in the very interesting figures which have been put forward by Mr. Booth. He has shown, and I have never seen any adverse criticism upon this statement, that "pauperism increases most rapidly after 65," and that whereas the average is 8 per cent. before 65, it becomes 25 per cent in the years after 65.

Pauperism increases rapidly after 65 and seldom begins before 60.

12178. That is to say, that with advancing years people are able to earn less?—It shows conclusively that the chief and predisposing cause of pauperism is old age, and consequent on old age a man's inability to work. He has also shown that which is still more striking, that it turns out by an examination of the figures, that of paupers above 65 the proportion who have not been chargeable before 60 is five-sixths. In his first calculation Mr. Booth said eight-ninths, but I think in his latest work on the subject he has corrected this, and has made the amount five-sixths, but still the proportion is so great that the argument is not materially affected by any correction. We will say, therefore, of paupers over 65, five-sixths have not been chargeable before 60. I contend that if a working man, and a poor man, is able to keep himself from the Poor Law up to the age of 60, I am not prepared to attach any blame to him, if, after 60, he finds it difficult to provide for himself.

12179. Whatever abuse there may have been of his earlier facilities of putting money by?—Well, I am speaking of the ordinary working man, and I do not think that he has very great facilities.

Mr. Booth.

12180. It is not the number who have had any relief at all before 65, but the number who have had relief during the 12 months previous, that is the question. If you carry it back for the whole of a man's life, no doubt a larger number would have had some relief?—Yes; I understand that. It would be, of course, extremely difficult to follow out the whole course of a man's life, and to say whether under any circumstances, or at any time, he had received Poor Law relief.

12181. And it would be unfair to call him a pauper because he once had Poor Law relief?—Certainly, because he might have been compelled in middle life to have had relief owing to accident or owing to some misfortune of a kind which he could not provide against. Then, thirdly, I would point out that the majority of old age paupers are women, and, as is well known, women are very seldom intemperate, and at the same time they are persons who by the very necessity of their lives are in the majority of cases almost precluded from saving. It is the commonest thing in the world for a working man to give a fixed sum to his wife, which is calculated upon the daily necessities of the family, and to keep the rest for himself; and there can be no doubt that in such a case no allowance is made for such a luxury as old age provision. I have here a return which was made for me of the previous occupations of persons in the Birmingham workhouse, and dealing with women alone over 65 years of age, I find that out of the 710 women who were in receipt of relief, whether out-door relief or in-door relief, in the Parish of Birmingham, 331 gave as their previous occupation housework. Nearly one-half were persons whose whole occupation was keeping house for the bread-winner and having no means of earning money themselves. And I say that when we are dealing with these figures of pauperism, and when we know that a very large proportion are due to women who cannot save, nothing could be more cruel than to say that their position is the result of their own fault. There is no neglect, there is no drunkenness, and there is no idleness. It is not true, and I think the accusation ought not to be made. I may observe that there is a separate head for charing. And the women employed as domestic servants or charwomen, or as nurses or as housekeepers, are separately classed in this return.

Position of women specially difficult: very many only allowed enough to keep house by husbands.

Illustrated by return from Birmingham.

Mr. Pell.

12182. So that the housework means in this return family work?—Yes. I would only say in summing up this part of my argument that I think that in dealing with the poor some economists expect from them a virtue which we certainly do not find in ourselves. The poor, of course, have less opportunities of thrift than the well-to-do classes, and it is a little too much to expect from them, unless in very exceptional instances, the extremely penurious lives which would be necessary if they were to make, by their own efforts alone, a sufficient provision for old age. I do not think they are called upon when they are in active work, and providing for their families' subsistence, to deny themselves everything in the nature of a working man's

Penurious thrift not to be expected.

Mr. Pell—continued.

luxury. I was going to call the attention of the Committee to facts bearing upon this. It has been given in evidence by some of the witnesses before the Commission that in their experience none go to the workhouse who have not lived an improvident or a drunken life. That is not my experience at all. I find that again and again, by circumstances which are really entirely beyond their own control, working men who have been thoroughly industrious, perfectly good workmen, temperate, and thrifty, have been thrown out of employment in middle, or later, life, and then find it extremely difficult to get employment again at anything like remunerative wages. I may give as a good illustration a case which came under my own knowledge. A man served one firm for 20 years, from the age of 20 to the age of 40; he was an ordinary workman, nothing special, his wages were somewhere about 28*s.* a week, and he had a wife and family; and he contrived to save a considerable sum of money, something like 50*l.* Then the firm with which he was connected ceased business; but they gave him an excellent character, and they gave him a considerable present in money. He sought and he found other employment but his next firm failed after five years. In the course of the next 15 years that man went about almost like a rolling stone from employment to employment, and never staying long enough, not through his own fault, but from circumstances he could not control; never staying long enough to establish any claim upon his last employer. When he became 60 years of age he had to live for a time upon his savings, and when those were exhausted—he had been trying for work all the time, but had found it impossible to obtain work, as younger men were always preferred to him—and that man would be in the workhouse to-day if it were not for the assistance he has received from friends. Well, that is only a case and an illustration.

Knows many cases of poverty from pure misfortune.

Illustration.

Chairman.

12183. You know all the facts of that case?—I know the whole of the facts of that case.

12184. You mentioned that he had a wife and children?—Yes, I mentioned the fact that he had a wife and children.

12185. Have they done anything for him?—They have done something for him. He had two children, one of whom was married, but they were not in a position to do much, but they are partly assisting him now. Well, then, the same thing applies to domestic servants. In the case of domestic servants we all know instances of faithful servants who remain with one family for an almost indefinite time; whereas, in many other cases a servant passes rapidly from one employment to another, the point being that these latter never stay long enough to establish a claim upon their employers.

Domestic servants.

12186–9. A good deal by their own choice?—Very often by their own choice, but still there is no crime in it. I have known servants who were perfectly happy in a comfortable service, and who said so, but at the same time expressed a desire for a change. They wanted to see, as they said, more of the world. Well, it may be very foolish, but after all you cannot charge it against

Chairman—continued.

them as an offence. But what I want to point out is that, wherever that arises, when those people become old, they cannot get employment. No one will take a servant past 50 years of age, and accordingly, almost by the necessity of the case, they will have to go to the workhouse. Now, to return to the case of the Birmingham Workhouse again; of 438 in-door females over 65 years of age, 13 were nurses, 89 were charwomen, 36 were domestic servants, 11 were housekeepers, and two were cooks. That is to say, that 151 out of 438 were directly connected with domestic service.

Poor law administration: strictness likely to cause hardship and prejudice unless provision is made for aged.

12190. You have dealt with one branch of the question; we now come to the effect of the administration of poor relief upon aged paupers?—I would say that there is no doubt there is some force in this argument; that is to say, that if a union is laxly administered, if out-door relief is freely given to undeserving people, no doubt that would have the effect of increasing the apparent amount of old age pauperism by the addition of persons who ought not to be considered as paupers at all. But my view is that the matter cannot be strained too far, and that if there were any attempt to establish universally a very stringent administration of out-door or of in-door relief, there would be so much public feeling against it, and so much prejudice created, that the whole of our present system would be endangered. I think that it would be impossible to avoid hardship unless such a stringent system were accompanied by the sort of personal and devoted attention given to the matter by men like Mr. Bland Garland and others, where names have been mentioned to the Commission; unless a gentleman can be found who will himself personally inquire into all doubtful cases, and who will take care, at all events, that no one who is deserving shall be refused. Under these circumstances, I could quite understand that little difficulty would be likely to arise, but if it were left to the administration and discretion of paid officials, I am perfectly certain that grave scandals would arise, and that the prejudice created against it would be so great as to be irresistible. I want particularly to impress this part of the argument upon the Commission, because I speak there from some parliamentary and political experience. There is no agitation which I think would be more dangerous, and of which I have greater fear, than an agitation in favour of something like widespread out-door relief. I know that among the working classes now there exists a great prejudice against the insistence in certain unions on in-door relief. They have a plausible case; it appears very hard that a working man should be obliged to break up his house at great expense in order to go into the workhouse, when, as he says, a small and temporary relief would enable him to preserve his belongings, and with some hope or expectation of finding employment afterwards. But at the same time I know that that argument pressed by ignorant people to its conclusion might lead to a re-introduction of all the evils against which the new Poor Law is supposed to guard us, and I do think that it behoves Parliament and statesmen to take care that there is no ground for the prejudice which undoubtedly

Danger of agitation for widespread out-relief.

Chairman—continued.

exists. The sentiment is strongest, of course, in the case of the aged. There is more sympathy for the aged than for the able-bodied. I think a stringent administration of the Poor Law in regard to able-bodied persons may be easily defended; but with regard to poor and infirm persons, whose relatives would gladly receive them if they had some assistance in the shape of out-door relief, it is much more difficult to argue against that sentiment; and any well-devised scheme of old age pensions would, I am convinced, strengthen the hands of the administrators of the Poor Law; and that is the second ground of my argument, and I would press it upon the attention of the Commission.

12191. It is in consequence of this conviction that you have prepared a scheme?—Yes. I assume on these grounds that it is very desirable, if it can be shown to be practicable, to secure old age provision for the poor. I think that our present experience shows that it has not been done, and cannot be done in any reasonable time by existing means; and my object has been to find some plan by which an impetus can be given towards this provision.

German old age provision scheme: unsuitable here; reasons:

12192. You have considered I daresay the various attempts that have been made both at home and abroad to meet this difficulty and danger?—Yes; I have given special attention to the scheme, which, of course, is the only comprehensive national scheme which has yet been carried out, and which is in operation in Germany; and I have made some enquiries on the spot there, but I have come to the conclusion that it is quite inapplicable to our English habits and feelings.

(1) Compulsory scheme should, but cannot, be universal;

12193. Will you give your reasons for that opinion?—One objection to it is that a compulsory scheme ought to be universal, and I do not see any way of making a compulsory scheme universal. I have never seen how you could apply compulsion to any but persons who are in regular employment. It is very easy in their case to deduct their contribution from their wages through the employers; but in the case of persons who are their own employers, or who are in casual employment, a very large class of the population, I have never seen that it would be possible to apply this compulsory provision.

12194. And has the German system failed in that respect?—The German system has hitherto not attempted it. Then the second practical objection is the enormous cost of administration involved, which, I think, has been found much greater in Germany than the promoters of the movement anticipated. And thirdly, I think it would be, in the long run, very unpopular with the working classes, who would resent it as an unreasonable interference with their liberty.

(2.) Great cost;

(3.) Probable unpopularity;

12195. Have they commenced to do so in Germany?—Well, there is not the same freedom of expression in Germany that there is in this country; but certain individuals to whom I spoke complained very bitterly of it. I ought to say, however, that a good number of public meetings of working men have been held in this country to consider the whole subject of old age pensions, and it is a rather interesting fact that at the majority of those meetings, as far as my knowledge goes, resolutions have been passed in

Chairman—continued.

favour of a compulsory system. At the same time, I believe that when it was not a theory, but a practical application, the same people who approve of it in theory would object to it very much.

12196. I suppose the people who attended those meetings were chiefly workmen who were engaged in employment where a deduction from the wages would be, as you have just now suggested, easy; I suppose they were men employed at saw-mills, and ironworks, and large factories, where a large number of persons were engaged, and where there would be no great difficulty in making the necessary deduction; but when you come to the scattered employments over the country, the difficulty is of quite another sort, is it not?—I think that the meetings I referred to have all been held in towns, therefore, they have been meetings of workmen employed in factories; probably, in many cases, small factories; but still, where the collection by the man's employer would not be impossible or difficult. Then my fourth objection to it is that if you are to have a compulsory system there must be absolute security. You cannot compel a man to pay for a doubtful benefit; the benefit must be absolutely assured to him beyond the possibility of doubt; consequently you must exclude the friendly societies, which are voluntary organisations, and the whole thing must be managed by the State, and for the State. To that, I think, a very serious and very reasonable objection would be taken by the friendly societies, and that, I think, joined to the other objections, would be fatal to any Parliamentary effort to carry out such a scheme.

(4.) Absolute security needed, and friendly societies thus excluded.

12197. Is there any other scheme which you have considered?—Well, I have also been very much interested by the scheme which bears Mr. Booth's name, and which is logical, and which would undoubtedly do what it professes to do. But it has to my mind one fatal objection, and that is that the House of Commons would never provide the money for it. I should not myself think that any statesman or any Government would ever be found in any time that I can look forward to, to propose additional taxation to the extent of 20 or 24 millions a year for such a purpose.

Mr. Booth's scheme.

too costly.

12198. You think it out of the range of practical politics?—I think it would be out of the range of practical politics.

12199. Well, that being the case, the subject was considered, I think, by what you have called a Parliamentary Committee; would you explain what that Parliamentary Committee was?—Well, it was a voluntary committee which consisted of something like 80 members of the House of Commons, who met frequently to consider the whole subject, and who laid down in the first instance certain general principles upon which they thought any scheme should proceed, and then appointed a small sub-committee to draw up a scheme on these lines, with power to consult an actuary. And, perhaps, it would be convenient that I should call the attention of the Commission in the first instance to the necessary limitations of this scheme, because I have observed that it has frequently been criticised, because it does not do what certainly it never

Scheme of Parliamentary Committee.

Chairman—continued.

pretended to do. The Parliamentary Committee never had it in their mind that it would be possible at the present time to secure any universal system of old age provision. The utmost that they hoped was to propose something in the nature of an experiment, which would throw a good deal of light on the subject, and which would be good as far as it went, and which might lead gradually to a much more complete arrangement. I compare this question very often, and in many of its features, to the agitation in connection with national education. There also the original promoters did not bring forward a scheme for compulsory universal national education, but they suggested assistance and a stimulus to voluntary efforts which were already being made, and I think they were satisfied in the first instance with a grant of some 30,000*l.* a year, which, as we all know, has now extended and developed into a grant of between eight to nine millions a year. Then an object which we had in view was, looking to the infrequency of such a provision at the present time, to find, if possible, some forcible stimulus and temptation, which would induce at all events the more thrifty and the more thoughtful of the working classes to contribute towards such a provision. Up to the present time the temptations offered have not been sufficient, but our object was to see whether the State could offer additional temptations which might be sufficient.

is partial and tentative.

National education compared.

12200. And hence the scheme which you are about to submit to the Commission?—Yes; I would make one other preliminary observation, which is, that this scheme is not to be treated as if it was a law of the Medes and Persians. It is a tentative proposal put forward by the Committee, to show that in some practical shape their views can be carried into effect. We were obliged to make our proposal definite, otherwise we could not have obtained an actuarial estimate of the cost, but every point in the scheme might be varied if you are willing to vary proportionately the estimate of the cost. We were not able to submit alternative schemes, because our actuarial estimate was certainly very costly, and we had not large funds to deal with. In the first place, the scheme anticipates that a State pension fund would be created, to which Parliament would make an annual grant, which would be supplemented in some proportion to be subsequently settled by the Poor Rate; the idea being that as any old age provision is in the nature of an ultimate relief of the Poor Rate, it would be perfectly fair that the same source which supplies the Poor Rate should supply at any rate a portion of the cost.

Scheme proposes State pension fund, with grants from taxes and rates.

12201. Then whenever hereafter you mention any subvention by the State, it will be understood that that includes a proportion of the local rates, to be settled hereafter?—Yes. Then the scheme contemplates three cases, in which persons desirous of making provision for old age, and voluntarily prepared to do so, can be helped by this State pension fund. Case I., is where the provision is in the nature of an insurance for a certain definite contingency; that is to say, for a pension after arrival at the age of 65 years; and provides for no collateral advantages, and for no return of subscription in the event of death before the age

Three cases:

Case I.—Old age insurance, non-returnable for 5*s.* a week at 65.

Chairman—continued.

of 65; in this case, of course, the contributions of persons who do not live to be 65 go to swell the benefits of persons who do live to be 65. It is somewhat in the nature of a tontine, or one may say it is somewhat in the nature of fire insurance. The premiums which we all pay against fire insurance go to provide for the cases where fire actually takes place. If we do not have a fire we get no direct advantage from our payments. Well, in this case, which of course is the cheapest to the insurer, the male person is required, firstly, to deposit 2*l.* 10*s.* at the age, or before the age of 25. Now, I may here point out what the object of the Committee was in requiring in every case that there should be a deposit; it is to secure the subsequent payments. As the scheme is a voluntary one, we have to foresee what is, of course, one of the greatest difficulties with which the friendly societies have to contend, namely, the temptation or the inclination of insurers to cease their subscriptions in later years. We considered that if we could pledge them by proportionately large contributions in the earlier years, we should have a hold upon them, and they would be less likely to give up the advantage given by a subscription which they had made, than they would be if the whole of the payments were made by an annual subscription. It is a curious fact that a very large number of the secessions in the friendly societies take place among the younger men, that is to say among the members who are perfectly qualified to continue their subscriptions if they choose to do so, and not among the old, who, from lack of employment, illness, or other misfortune, may have found it very difficult to continue their subscriptions. I have got here a letter from an official of the Manchester Unity in which he calls attention to this fact. He says: "An illustration of this may be taken "from the Manchester Unity during the year "1890, no less than 44,292 persons joined the "society as new members, and during that year "20,186 members left by secession alone. Of "the 44,292 entrants, 31,650 were under 25 "years of age. Of the 20,186 who seceded, "7,689 were under 25 years of age; 6,963 had "been members two years or less, and 11,929 "were members of less than five years standing." That is the difficulty against which the Parliamentary Committee have tried to guard, by requiring in every case a serious deposit before the insurance is opened. Then the proposal of the Committee goes on to provide that the insurer, having made his deposit of 2*l.* 10*s.*, the State fund is to add in the first class of cases the sum of 10*l.* to it.

Deposit of 2*l.* 10*s.* at or before 25.

Reasons for deposit: friendly society secessions mainly of young: illustrated by Manchester Unity.

State aid of 10*l.*

12202. Is it to be actually lodged in the same way as the 2*l.* 10*s.* is lodged?—No, I was going to explain; that is not necessary. It would be a question, of course, of State book-keeping, but I take it for granted that the State would allot every year such a sum as would be sufficient at the age of 65 to produce an amount equivalent to what a 10*l.* deposit at 25 would produce; so that that would spread the State contribution over the whole period of insurance. But the idea of the Committee was that the contribution should appear to be made in the book of the insurer at the time of the first deposit; that is to say, that the book of the insurer should

Mode of giving, and reasons.

Chairman—continued.

show the immediate addition of 10*l.*, and the subsequent addition of interest at the rate of 2½ per cent. to this 10*l.*, and also to the contributions of the insurer; there again the Commission will see that the object was that the stimulus applied should be apparent and visible to the most ordinary intellect; that the insurer should have his book, which bore on the face of it that he was entitled to a contribution from the State of 10*l.*, plus interest; this being constantly before him, would not only be a temptation to him to make the deposit, in order to get the corresponding contribution from the State, but it would also be a constant inducement to him if he possibly could to make the annual sacrifice required of him in subsequent years.

12203. Can you tell us what 10*l.*, advanced at the age of 25 and put out at interest, would amount to in 40 years?—I am afraid I could not.

12204. That, of course, has been calculated?—Yes, that has been calculated, but I am afraid I have not got the calculation with me here.

12205. Then after this payment of 2*l.* 10*s.*, what contribution does the would-be annuitant make?—Well, after that he would pay 10*s.* a year himself. But before coming to that I would make two remarks, and the first is, that it will be observed that this deposit is to be made at a time when it would be most easy to the insurer to make it—that is before the age of 25. The assumption is that that is a period when the insurer is earning his full wages, and is probably without obligations, in the nature of a wife or family, and we believed that there were very few cases indeed in which a young man could not, if he chose, make a deposit before the age of 25. Then I want to call attention to the probable effect of this visible stimulus, and I would give to the Commission an illustration which has also come to my own knowledge of a result in a somewhat similar case. A gentleman of my acquaintance employs a considerable number of out-door servants, grooms and gardeners; he found some time ago that none of these men, who are all young men, and who receive wages ranging from 14*s.* in the case of boys, to 30*s.* in the case of men, had made any savings at all; and thereupon he proposed to them that if they would save as much as 2*l.* 10*s.* a year, and put it into the savings bank and bring him the book at the end of the year, he would add 2*l.* 10*s.* to it, and that he would go on doing this each year, if they increased their savings every year by the amount of 2*l.* 10*s.* They were of course at liberty to save as much more as they liked, but the contribution of the employer was confined to 2*l.* 10*s.*, in each year which he intended to be a stimulus to induce the habit of thrift. Well, the effect was extraordinary. Almost all these persons took advantage of it, and some of them have since left his employment to go elsewhere, taking their books and their savings with them. But the amount of savings made under this system was perfectly remarkable. In one case it rose to 150*l.*, in other cases the sums were 20*l.*, 30*l.*, 40*l.*, 50*l.* and 60*l.*, by men in receipt of these at

Insurer to pay 10*s.* a year after.

Value of early deposit and stimulus: illustration.

Chairman—continued.

all events not very high wages, and altogether induced by this stimulus. But there are other cases which would I daresay suggest themselves to members of the Commission, and I have known of similar inducements offered by employers to their domestic servants, having similar results, where no contribution would have been made without the additional stimulus afforded by the offer of the employer. Continuing the description of the plan, the insurer in Case I. would have to make an annual payment of 10*s.* until he reached the age of 65, after which he would be entitled to a pension of 5*s.* a week, or 13*l.* a year, and the Commission will see that the assistance or stimulus of the State is given only to assure 5*s.* a week; but of course there would be provisions that the insurer might at his own cost increase that sum to any amount he liked.

More than 5*s.* may be insured, but State aid limited to 10*l.*

12206. That is to say, without calling for any additional assistance from the State?—Yes, without calling for any additional assistance from the State. The whole assistance of the State is confined to the first 10*l.*, but the insurer would, of course, be able to enlarge his own contribution, so as to increase the 5*s.* a week to 10*s.* a week, or to any other sum that he preferred. Then comes the second case, which is designed to meet the views of those persons who are not satisfied to insure only for the chance of their reaching 65, and who want what I may call earlier advantages in the case of their own deaths before the age of 65. In those cases the insurers would be required to deposit 5*l.*, the State would add 15*l.*, and the annual payment would be 20*s.* Then in addition to the 5*s.* a week pension, to which he would be entitled if he reached the age of 65, he would be entitled if he died before the third payment was made to have his deposits returned. If he died at any time after the third payment, but before reaching the age of 65, a provision would be made for his widow for six months, and for all his children up to the age of 12, so that the total payment should not exceed 12*s.* a week. If he died before the age of 65, leaving no widow or children, then his representatives would have a sum of 5*l.* for funeral expenses. The object of this form of benefit was to provide for what after all is the strongest desire of every decent working man, that is to provide for his old age, if he becomes old; and if he dies, to provide for his widow and children, or in certain circumstances to provide for his own funeral without recourse to the Poor Law.

Case II.—With benefits in event of death before 65.

Deposit 5*l.*; State aid 15*l.*; annual payment 1*l.*

Particulars of benefits.

12207. Do you think that those increased benefits justify an increased contribution of the State?—Yes, certainly, on several grounds. I think the increased sacrifice required justifies a larger addition, and also that the benefit to the State justifies larger addition, because in this case you are not only providing against the pauperism of the man after he has reached the age of 65, but you are providing against the pauperism of his widow and children if he should die before the age of 65. You are also giving to the man what I may call an expectation of benefit at an earlier time. It is said, and said truly, that young men are very apt to think that 40 years is so far ahead that they are never likely to see the end of it; but all of them are prepared to contemplate the possibility of their own early death, and in this case they have what, under these circumstances, is the greatest benefit they desire, a reasonable provision for those left behind them and those that are dearest to them.

Chairman—continued.

12208. This case II. is a much more complicated one than the other; has it been examined by a competent actuary?—Yes, it was a very difficult matter to obtain an actuarial calculation to show what the cost of this would be, because there do not appear to be very many facts at the disposal of actuaries. But Mr. Hunter, who was really the originator of this suggestion, obtained some very valuable figures from the experience in New Zealand, and working upon them and some additional information bearing on the subject the actuary was able to construct a table which enabled him to arrive, at all events, at what he believes to be a fairly accurate estimate of the cost. No doubt the scheme is a very serious addition to the cost, as it involves a very large provision in certain cases. Take the case, for instance, of a man who may have contributed for four years only, and who leaves a wife and several young children. Such a man would obtain value from the State amounting to more than one hundred pounds in return for a contribution of only a few pounds; and altogether the benefit is a very liberal benefit for a very moderate contribution, and the largest cost to the State would be involved by this proposal. There is no doubt also that it would be somewhat costly in administration, because you have not only to follow the man, but you would have to follow his widow and his children.

Actuarial calculations.

12209. I suppose this contribution does not estimate the extra cost of administration?—Yes it does, the whole table is calculated at the rate of 2½ per cent., and it is assumed that an additional ¼ per cent. would meet the cost of administration. At the same time I must leave the Commission to form their own views about that, because no accurate calculation of the costs of administration of this system in all its branches can be furnished; but I am quite certain that ¼ per cent. would be ample to provide for the cost of administration in the first series of cases. Whether it would provide for the whole cost of administration where you have to deal with widows and children I think nothing but experience could show.

Interest calculated at 2¾ per cent., allowing ¼ per cent. for cost of management.

12210. At the same time your opinion is that the State should not incur a greater liability than the 15*l.* that it contributes?—Exactly so.

12211. It might turn out to be larger, but your present intention is that the payment made to the contributor—the contribution of 15*l.*—would cover all the liabilities of the State?—Yes, it would because the cost would be provided by the extra ¼ per cent. which would not be paid to the contributor. The State could afford to give 2¾ per cent.; it gives 2¾ per cent. for Consols, but it would only give 2½ per cent. on the sums deposited with them by the insurers. I was going to say that there is no doubt that the advantages of this plan are obvious. It would very greatly increase the stimulus given to the system, but if it should be thought by Parliament or by this Commission that it is too complicated, it is one of those proposals which might be varied, and for which

Chairman—continued.

Benefits in case of death might be varied.

might be substituted a much simpler scheme, namely, as in the case of the Post Office, where the insurer died before 65 a certain proportion of his contributions, or a certain sum based upon his contributions, might be returned to his representatives. That would be very simple; it would not be costly; it would not afford so great a stimulus, but it would still meet the views of those who say, "We are not content to insure against an "event which we believe in our case will never "arise." I should like to add upon that point that there is a great misapprehension on the part of the working classes as to the probability of their reaching old age. I mean, in many trades it is customary for those who represent them to say that the average life in the trade is comparatively short; but I think that statement is based almost invariably upon incorrect or incomplete statistics; very much upon the statistics of societies or unions which do not contain the whole of the lives of their members; that is to say, of persons who have been their members, but who have seceded from them before they reached the age of 65. And the experience of the great friendly societies goes to show that the probability of life of the ordinary working man is better than that of any other class in society, considerably better than the average taken from the House of Peers, and considerably better than the average taken from insurance societies which deal with the middle classes. Now, in both cases, that is to say in cases I. and II., the scheme provides special rates and benefits applicable to females. But in the case of females no suggestion is made that the money should be returnable, or that any benefit should accrue in case the insured died before the age of 65. There would also have to be a provision that the contributions might be made at the convenience of the insurer, either by one lump sum or by various lump sums in the course of life. It often happens that a working man comes into a little "windfall"; that is to say the balance of a piece-work job, or a thing of that kind, and he might prefer to put in two or three years' contributions at once, rather than to continue yearly his regular subscriptions during the whole of the period, and ample facilities would be given for any variation of that kind. There is also provision suggested for what is a very difficult question, as to the case of arrears. It is suggested that in the case of arrears the contributor should be charged interest at the rate of 5 per cent. for a period of two years, during which he might have an opportunity of making up his arrears. But if he does not make up his arrears, then, if he dies before 65, his widow is to have 5*s.* for 26 weeks, and any balance of his own subscriptions in cash without interest.

Expectation of life of poor much higher than supposed.

Benefits for women.

Variations in mode of payment.

Arrears.

12212. There is to be no claim except this payment of 5*s.*?—The result would be that in that case his estate would get back the actual cash he had paid, but he would have no advantage in the shape of any contribution from the State, and no advantage in the shape of interest. If he lives himself to 65 it is proposed that he himself should have the amount of his subscriptions without interest. I would point out that in dealing with this matter it is absolutely necessary, as the friendly societies, I think, have discovered,

Chairman—continued.

to make some deterrent conditions, otherwise, at the first temptation, the annual subscription might be discontinued. You want not merely to put every stimulus in the way of continuing their payments, but you want also to penalise their discontinuance.

12213. I do not understand what you say about the contributions of a man living to the age of 65. Was it that he should have the amount of his subscription without interest, in addition to the 5*s.* that he gets?—Oh, no. Suppose the case of a man, who, having contributed for 10 years, that is to say, until the age of 35, should then break off his subscription, he would not be entitled to anything until he reached the age of 65, or died before the age of 65. In the first of these cases he would receive the amount of his subscriptions without interest.

12214. This refers to the question of arrears; I did not understand it at first in that way?—Then I must point out that in both these two cases the suggestion is that the whole matter should be administered by the State and through the Post Office.

Administration to be through Post Office.

12215. That would not be otherwise than a costly arrangement, would it not?—Well, I do not myself think that it would be a costly arrangement.

12216. I understand that the Post Office Savings Bank system involves the employment of a large and hard-working clerical staff, which would have to be materially increased if duties such as you propose were assigned to the Office?—Clearly work of this kind could not be done by the existing staff; at least, in many cases it would involve a very considerable addition to the existing staff. But I proposed to deal with that later on as a general objection, but as you have asked me about it perhaps I might say now to you that the pension account would be a much more simple account than an ordinary savings bank account. There would be no withdrawals, and in its ordinary and most simple form it will consist, for the whole period of 40 years, of 40 entries and no more. The book would contain one entry a year of 10*s.* with the addition of interest. Well, that is an account compared with which an ordinary savings bank account is quite a complicated affair, because the ordinary savings bank account not only contains many entries of payments in, but it also contains entries of payments out.

Account would be simple.

Mr. Pell.

12217. Are the pensions to be paid weekly by the Post Office?—Well, that is the proposal. That again is not, of course, a fixed condition; they might be paid quarterly, but the Commission will see that there are great advantages, if it can be managed, in paying weekly, because under those circumstances the insurer is less likely, as is sometimes done by pensioners, to spend the whole of the pension as soon as he gets it.

Pension payable weekly.

Chairman.

12218. Do you consider that this payment of 5*s.* a week is sufficient for subsistence?—No, certainly not; unless the insurer has some other means of livelihood. But what I feel, and what

5*s.* not alone enough for subsistence, but would be nearly always helped out.

Chairman—continued.

I believe would be the result, is that a man having 5*s.* a week would be a welcome guest in the houses of his friends or relations who cannot now afford entirely to support him. He would bring a little addition to the household income which would enable them to receive him.

12219. What would happen in the case of those who have no such friends willing to take them in, and for whom the provision of 5*s.* a week in your opinion would be inadequate?—Well, there would be such cases, but I think they would be few, in which from some source or other a man in that position would not receive the additional assistance which he requires. Of course, if he did not he would have to go to the workhouse.

12220. There is another objection, that the disability to work and to earn wages arises often before 65?—Yes, and sometimes, as we are told, it does not arise until considerably after 65. We have had evidence of old men working even past the age of 70.

12221. And 80?—And 80; and we know that it is quite possible that people may be in possession of a very considerable amount of vigour after 80 years of age. But I confess that I was much struck by the evidence given by Mr. Watson and by Mr. Brabrook upon this point; and I think that any scheme of the kind would be greatly improved if tables were provided as suggested by Mr. Brabrook and Mr. Sutton, which tables would, as I understand, show what pension a sum of 1*l.* deposited at any age, say from five years old to 60, would give to the insurer when he reaches any age, say from 45 to 80. That would give an infinite variety of pensions, and a man who happened to pay in a sum of 1*l.* and upwards at any age would at once receive a paper showing what pension in return for that he would be entitled to, say, on reaching the age of 45, and when he reached 50, and when he reached 55, and when he reached 60, and so on.

Time and amount of entrance and pension might be made variable.

12222. He would pay so much the more during the earlier years if his pension fell due from 45 to 60; but would he not pay so much the less if he provided for receiving that pension at 70?—Yes; the earlier the payment made the larger would be the pension; and the earlier the pension would be received the smaller would be the pension.

Lord Lingen.

12223. But the original payment would be 1*l.* down and an end of it?—Yes, I take 1*l.* as being the convenient sum almost always adopted in these tables to give in decimals the amount of pension which could be receivable at stated ages; and I believe that tables have been constructed similar, or at all events, if not entirely similar, somewhat similar to what Mr. Brabrook proposed, and appear, I think, in some of the friendly societies' books. But I certainly think that the greater number of alternatives which you can give to the insurer, the more likely is your scheme to collect the largest possible number of applicants.

Chairman.

12224. Do you think that all classes of workpeople would be able to contribute the sum that you proposed?—My impression is that if a scheme of this kind were adopted, in very many cases employers and friends, and charitable people, would gladly assist the insurer to commence his deposit, and that a great deal more might be expected from employers of labour and others in this direction. I would also say that I find it very difficult to believe that even the class which receives the lowest wage among the working people, that is to say, the agricultural labourer, would be unable to make a deposit if he were strongly tempted to do so. It is well known that the agricultural labourer yearly receives a very considerable sum in the shape of the harvest money which he earns. Out of that, or out of some other chance earnings, I think he would be in most cases able to find a sum, even though he were not assisted, which I hope in many cases he would be.

Almost all could pay deposit, if helped by employers, &c.

12225. Now, you have a third expedient still I think?—Now, I come to the 3rd case, to which I attach, I admit, the very greatest importance. That is a case which has been devised in order to ensure the co-operation of the friendly societies; and I would say at once, that if the friendly societies take this matter up, I do not hesitate to say that it is through them that I should anticipate by far the largest result. I should expect very much more from the inducement they would offer and the advertisement they would give to it than from the purely voluntary system which has been proposed in connection with the Post Office. Now, the provision is a very simple one; it is that any person after depositing 30*s.* if male, 25*s.* if female, into the Post Office, and insuring in any society for 6*l.* 10*s.*, or 3*l.* 18*s.* respectively, shall have their pension doubled by the State at the age of 65. The liability of the State does not accrue until he has reached the age of 65, when he would be able to claim double the pension to which he had entitled himself in his friendly society. He is asked to make a deposit of 30*s.* for the reason I have given in regard to the principle of deposit generally. The effect of course would be that he would obtain his total pension for exactly half the contribution which he would otherwise be required to make to his society. Now, I have said that I attach the greatest importance to the co-operation of the friendly societies. They are brought into communication with all that portion of the working classes which is already thriftily minded, which is inclined towards any proposals of this kind, and of necessity their relations with them in connection with their sick funds would give them the greatest possible influence in any pressure which they might bring to bear upon them to carry thrift one step further. Then again the object of the friendly societies is of course the same as the object of the promoters of this scheme. They are entitled to be heard upon it. Their criticism would be very damaging to it; their opposition might easily be fatal to it. The friendly societies have very great Parliamentary influence, and if they were universally to be opposed to any scheme that was proposed of this kind, I do not say that their opposition would be fatal, but I certainly should think twice myself before I attempted to proceed in the face of a hostility

Case III.—Co-operating with friendly societies, &c.

Particulars of proposals.

Great value of such co-operation.

Chairman—continued.

which I should myself consider to be so important and so dangerous.

12226. Has this suggestion been submitted to the consideration of any friendly society?—I could hardly say that. Of course, they have seen it in the public press, and some personal communications have gone on with the more important leaders of the friendly societies.

Friendly society opinions.

12227. On this very point that you are now explaining?—I would say, frankly, that hitherto the observations of some of the best known leaders of the friendly societies have been adverse to the proposal, but I am not discouraged altogether by that, because I really think that, in part, their criticism was premature, that is to say, that they committed themselves to these opinions before the final scheme was propounded and explained, and on impressions which they derived from the earlier statements in regard to it, and partly also because I believe that even now they are under some misapprehension as to the probable working of the scheme. And I should say, in reference to that, that I myself have received a very considerable number of letters, some from officials of friendly societies, and a good number from members of friendly societies, strongly urging that I should not desist from pressing the matter, and expressing the belief that as it becomes better known it will become popular with the majority at all events of the members of the friendly societies.

12228. The reason of the opposition I suppose is the fear of the interference of the State?—I think that is the view and by far the most important reason for objection. The officials of the friendly societies one and all, and I think the members of the friendly societies for the most part, object to any further control or interference by the State.

No risk of State control in scheme.

12229. Do you consider the alarm well-founded?—Not in regard to this scheme. I think it is perfectly well-founded with regard to certain of the proposals which have been made to give a subsidy to the friendly societies. I am quite sure that the House of Commons would not consent to give a subsidy to a society over which it had no control. It would insist upon close examination of, and superintendence over, any society which stood to it in that relationship. Just as in regard to education wherever the State subsidy is given it is of necessity followed by more or less of State superintendence and control, and the tendency is continually to increase that control.

12230. Will you to any extent interfere, in case of the adoption of this system by the friendly societies, with their operations, with the amount of subscriptions, and so on?—I do not think that any interference is necessary, because the proposal is that the State should deal with the individual contributors. It has, therefore, no relations with the societies, and has no claim to any further control or superintendence than it already exercises. It would deal exclusively with the person who shows that somehow or another, from some source or another, he succeeded in obtaining a particular pension; but how he has obtained it, or what are the conditions of the society from which he has obtained it, has nothing to do with the matter. The State pledges itself to the contributors; and if they have satisfied themselves, the State is practically free in regard to the security which they may have from the friendly society. The argument has been made that that would not be so, that there should be an indirect responsibility, which would lead to increased superintendence. The best statement I have seen in reference to that view was in a speech made at a meeting of friendly societies by Mr. John Morley at Newcastle; he said that suppose a man who is insured in a friendly society, when he comes to the age of 65, finds that the friendly society has failed, he would then go the Government, and say, "I was "induced to go into this friendly society by the "promise which you made to me, that if I "obtained a pension from them you would "double it. Now they have failed, you are "more or less responsible, and you ought to make "up to me for my loss; you ought to give me "not only what you have promised, but also "what they have promised, and in my case you "ought to give me what you have promised, "although I cannot say that I am getting the "amount which you made a condition." Well, I confess it appears to me that that is a rather far fetched argument. I do not find that the State is held responsible for friendly societies now, although there are people who say that because the State registers these friendly societies it gives them a cachet, or seal of its own. When a friendly society fails there are great complaints that persons have been led to invest in it by the fact that the society has announced itself as a Government friendly society. I believe that to be now; I believe there are people who are ignorant and who do invest their money in societies which are undoubtedly unsound, in the belief that there is some sort of Government guarantee attached to them, but that is a case of *caveat emptor*, and if Mr. Morley's argument holds good for one it holds good for that also. But I would go a step further and say, that if this argument is to be pressed, I do not think myself that it would be undesirable that the State should take some little responsibility, and that might easily be done without any interference of a character, which, I think, friendly societies would be inclined to object to. This superannuation or old age provision might be, and, I think, probably would be, by all the good societies, kept absolutely apart from their ordinary operations, and there would be no harm in requiring that the scale of contributions should be controlled by some State authority, and that it might further possibly be a matter of arrangement between the friendly societies and the State that the funds of this particular branch should be deposited with the State in return for which the State might give a little higher interest than it now does. Those conditions, or the first of those conditions, being complied with, the State might, in my opinion, very fairly guarantee the society, so far as this particular operation is concerned; having nothing whatever to do with its other operations, having no more responsibility for them, no more control,

Assistance to friendly society pensioners would be no sort of State guarantee of society generally.

But State might control scale of old age deposits, and bank and guarantee these.

Chairman—continued.

no more right to interference than it has at present.

12231. How do you think that friendly societies would accept the suggestion?—I do not think it has ever been made to them, but I should hope that they would consider it favourably. It would clearly be a great advantage to them if it were accompanied by the guarantee which I am now suggesting as a possibility. It would at once mark off the great solvent societies, or the societies which are certain to be solvent, even although at the present moment they may not have put themselves absolutely in a proper position, from the inferior societies, which are the curse of the whole thrift movement, which do, as everyone knows in his own experience, more harm almost than can be described. The failure of one village society stops thrift in that village for perhaps 20 years, and produces the greatest misery and the greatest amount of ill-feeling. I think it discredits all thrift; I have known many cases in my own experience—several cases I will say, to be absolutely accurate, in my own experience—where men have told me, "We will "not save, we will not put any money by, we "will spend it, because we have put money by "in some of these societies and we have lost it." I think that the friendly societies have a greater interest than anyone in preventing that, and anything which tended to classify them would, I believe, be a great advantage. Also, and this is an advantage which is independent even of the very limited supervision which I have suggested, it would enable the societies to make a new arrangement for dealing with what they all confess to be their greatest difficulty. That difficulty is that they undertake to pay sick pay without limit of age, and that sick pay, after the age of 65, tends to become old age pay; but if they took up a scheme of this kind they would, I think, be able in every case to close their transactions and liabilities for sick pay at the age of 65, and say, "If you want superannuation" (as it really is after the age of 65), "you must get it "by means of this separate subscription, which "under the arrangement made with the Govern-"ment will be a very small sum indeed." I observe that the Independent Order of Oddfellows in their tables show as a contribution necessary to provide 5*s.* a week, 17*s.* per annum from the age of 25. Of course, therefore, half of that, or 8*s.* 6*d.* per annum, would be sufficient to provide the 2*s.* 6*d.* a week, which is all that is necessary in order to get the additional 2*s.* 6*d.* a week from the Government. I only give that as one illustration. It seems to me that the contribution is rather high. I believe that a great society would find it possible to do it for even less than that. I would like here to quote a letter from a leading official of one of the great friendly societies in my own district, which I hope indicates the temper of the friendly societies upon the matter.

To advantage of good societies. Great evil of bad ones.

Value of old age insurance, not by way of sick pay.

Favourable view of leading friendly society official.

Mr. Stockall.

12232. Will you give us the name?—I would rather not give the name. I would rather the Commission would take it for what it is worth, on the merits of what he says, than upon any authority of the man himself, but he is well known to me. "There can be no doubt that the "opposition springs from the thoroughly English "hatred by our members of being coddled, "assisted, or watched over by the Government "in their efforts to secure independence. We all "share this spirit, but if it is possible that the "State aid offered in Mr. Chamberlain's scheme "can be secured without the objectionable State "interference, and that by accepting it we "should, undoubtedly, increase our membership "and enhance the best interests of the society "generally, would it not be more in harmony "with our fraternal professions to cease our cry "of 'No surrender,' and try to adapt the Bill as to our requirements?" Then he says in another part of this paper, which was written "an address to a friendly society: "But sup-"posing the Manchester Unity could be per-"suaded to adopt the scheme, if it becomes "operative in its present form, does it not seem "possible that if a young member pays the 30*s.* "suggested to secure 2*s.* 6*d.* a week from the "State, that the additional contributions neces-"sary to be paid to the society to insure another "2*s.* 6*d.* would be so small that, practically, few "would be unable to pay them, and superannua-"tion might become as easy hereafter as pro-"vision for sick pay is to-day? The troublesome "question of reduced sick pay, necessitated by "inability to work from old age only, might be "got rid of, and the cessation of contributions at "60 or 65 facilitated." The plan of the Parliamentary Committee contains some suggestions for dealing by temporary provision for cases of persons over the age of 25 at the time of the passing of the Bill. I only call attention to that; it is an extremely difficult matter. Of course it would be very hard upon those who had passed the age of 25 to exclude them absolutely from this provision, while at the same time calling upon them to pay the taxation which would be necessary to carry it out. I would be sorry to put forward the scheme of the Parliamentary Committee as having been sufficiently carefully studied to be accepted as a final solution of that part of the question.

Temporary provisions.

Lord Brassey.

12233. I suppose it is an actuarial question, to a large extent?—Oh, yes, it is.

Chairman.

12234. Have you made any calculations as to the cost of your scheme?—Yes, I have done so, although the cost, of course, depends so entirely upon the extent to which the scheme is availed of, and that in itself is so impossible to foresee that the only object of any estimate of cost is to show, as I think I can, that it would, at all events, be well within the limits of a fair Parliamentary experiment. The basis of calculation is to assume, in the first instance, that every man and woman living at the time would accept the offer, rich and poor alike. If they did so, the cost estimated by the actuary for England and Wales, assuming that half of the males adopted the non-returnable scale and half the returnable scale, would be 5,026,250*l.* I should say, however, that that would have to be somewhat increased, because after the actuary made his

Estimate of cost of scheme.

Chairman—continued.

calculation the Committee somewhat increased the benefits to be allowed. But on the same assumption that all adopted the system, there would ultimately be a reduction of Poor Law expenditure for old age. That is reckoned now to be 3,000,000*l.* a year, the total Poor Law expenditure on old age. There would also be a reduction of Poor Law expenditure on behalf of the widows and children who would be relieved by this scheme.

Reduction on Poor Law expenditure.

12235. Would you make any separate estimate as to those?—No; I have made no estimate of them; but putting the two together, I have assumed that both together would at least amount to 3,000,000*l.* a year.

12236. I think Mr. Booth's estimate, in case his scheme was adopted, was that there would be a reduction on account of old-age expenditure of less than 2,000,000*l.* a year.

Mr. Booth.

12237. Three million pounds was the sum I named in my book, but I admitted that it would only be slowly realised?—I am talking now of the ultimate result and the ultimate cost, assuming, for the sake of argument, that we were only able to save two-thirds of the old-age expenditure. That would be, as you say, 2,000,000*l.* Then you must take, as my estimate, 1,000,000*l.* as the saving on the widows and children. But I have taken 3,000,000*l.* as the total sum that might be saved, supposing that every man and woman in the community adopted the scheme. Deducting that from the cost leaves, roughly, 2,000,000*l.* as the total possible cost. But, then, I point out that it is in the highest degree improbable that the upper and well-to-do classes would go through this elaborate business of making a provision of 5*s.* a week for their old age. Taking them as one-third of the population, I deduct one-third from the gross total cost; but I only deduct 5 per cent. from the saving, because certainly the upper and well-to-do classes are not responsible for more than 5 per cent. of the Poor Law cost. Making these two deductions, the net cost, if every man and woman belonging to the working and the poorer classes joined the scheme, would be about 500,000*l.* That, of course, however, applies only to the time when the saving of Poor Law expenditure comes into play. It would not come in the preliminary and provisional time during which existing old-age people are being provided for by the Poor Law. Now, to take another case, as giving the other extreme of the estimate, and assuming that only one-tenth of the poor and working-class population joined the scheme, then the gross charge would be one-tenth of two-thirds of 5,026,250*l.*, namely, 335,000*l.*

Chairman.

Classes likely to join.

12238. Is not that rather assuming that that one-tenth would be a fair sample of the working population, and would not, in fact, be a select body among them who are not likely to come upon the poor rates at all?—Yes, that is so. It assumes the ordinary proportion prevailing, and upon that assumption the saving would be one-tenth of 3,000,000*l.*, less 5 per cent.; in other words, one-tenth of 2,850,000*l.*, or 285,000*l.*

Chairman—continued.

12239. Supposing that one-tenth of the working population joined, you would hardly be entitled to make much deduction from the poor rate on their account, because they would probably be the more thrifty and thoughtful, and those who were least likely to come to the poor rate?—Well, will you let me carry out my own estimate first, and then I will come to your point. Assuming that the one-tenth who joined the scheme were the average proportion, then the net cost of the experiment would not be more than 50,000*l.* a year. Assuming, however, that the one-tenth were, as I think your Lordship assumes, the upper working classes, therefore not likely under any circumstances to come upon the Poor Law, the saving must, of course, be materially reduced. A fair assumption in such a case would be that the net cost would be 300,000*l.* But my object in putting these very rough figures before the Commission is to show, as I have said, that under no conceivable circumstances can the cost be ruinous, or more than what I may call a fair State experiment. The high probability is that at the outset of the scheme, at any rate, the cost will be ridiculously small. I am not sanguine enough to suppose that even one-tenth of the working classes would in the first instance accept this offer. In regard to the calculations of cost, I should say that they have all been based upon the Government tables, and taken at the rate of 2½ per cent. interest. No credit has been given for what I may call the profit to the Government, which they might make on arrears and forfeitures. Of course, in the case of a forfeiture, the Government would keep the advantage of all the interest which otherwise would accrue to the contributor, and I have no doubt that that would be a considerable sum. But as it is impossible to make a reasonable estimate of this amount no notice has been taken of it at all. It has been suggested, I think with some reason, that it might be well that a scheme of this kind should be localised, and, instead of being conducted by the State, should be conducted by the local authorities, the county councils and the town councils. There would be great advantages in that. I think more interest would be taken in a local than in a State scheme; it would be brought nearer home to the people, and I think means of advertising it would be found which probably would give it a greater development than can be expected under State management. It would have another advantage, which is this: that while the State only pays 2¾ per cent. for the money it borrows, the municipalities have to pay something like 3½ per cent.; 3¼ per cent. in the case of the most important municipalities, and 3½ and even more than that in the case of the smaller municipalities.

Cost might be roughly 300,000*l.* if one-tenth of working classes joined.

Advantage of localising scheme.

Higher interest possible.

Lord Lingen.

12240. Not for what they borrow; they lend at the rate of 3½ per cent., but they borrow at less than 3. I understood you to say that the municipalities borrowed at 3¼ per cent.?—Yes.

12241. Well, now, the Metropolitan Stock of the London County Council is a 2½ per cent. at 91*l.*?—Quite so. I was not thinking of London, which stands by itself with a perfectly excep-

Lord Lingen—continued.

tional credit; but I was thinking of the municipalities in the country, and I said that the best of them borrow at a little over 3 per cent. The 3 per Cent. Stock of Birmingham is under 100*l.* I think it was issued at 98*l.* But the smaller municipalities, when they go into the market, have to pay for their debentures 3½ per cent.; and, accordingly, these bodies would be able to calculate their tables at a higher rate of interest. To that extent they would be able to increase the benefits or reduce the payments as they saw fit. They would receive the money, and that money would stand in the place of their existing stocks.

Mr. Pell.

12242. That would be a financial advantage to them, at least to such authorities as were borrowing at 3½ per cent.?—Well, that depends upon their arrangements. I assume that they would give that advantage to their insurers; that they would give them the same rate of interest which they are now paying to the ordinary lender. The plan has been based, for the purpose of calculation and actuarial estimate, on the assumption that the insurance begins at the age of 25. But I need not say that there is no earthly reason why the insurance should not begin much earlier, and why the deposits should not be spread over a period of years before 25, as well as be made in a lump sum at 25. And if the insurance were to begin before the age of 25, as suggested by Mr. Sutton, for instance, at the age of five years, of course, again, the benefits might be largely increased, or the amount of subscription might be largely reduced. The only feeling I have about that is, that it would be more desirable to reduce the later payments than the earlier payments, whether in the shape of deposits or otherwise, because I am desirous of putting the greatest possible pressure on the insurer to keep up his later payments, and if his larger payments are made while he is young and best able to make them, he is much more likely to keep up the smaller payments when he is old.

Insurance might begin much earlier than 25, and be varied.

Chairman.

12243. To complete your evidence, Mr. Chamberlain, you have given a number of preliminary objections to your scheme; I think you wish to lay before us your answer to the general objections?—Yes; I have endeavoured, as far as I can, to summarise those which have been brought under my notice. In the first place, it is said that the temptation which is offered would be insufficient. My answer to that is, that that is a matter to be decided by the experimeat itself. But there is this to be said about the experiment, that if the temptation brought only 50 people it would be so far good; it cannot do harm, that is to say; and no one can tell, until it is tried, how much good it is capable of performing.

Extent to which scheme would be used cannot be foretold.

12244–5. I suppose the reply to your answer would be: "Is it worth while introducing a "new and important principle into the dealings "with the poor for the sake of a slight advan-"tage?" I am not assuming, remember, that the advantage will be slight, but I am replying to

Chairman—continued.

what you have said as to the contingency of only 50 taking advantage of your offer?—What I mean is this: that it is perfectly easy in regard to any untried experiment to prophesy evil things, but it is equally easy to prophesy good things. In answer to those who say this will not be a sufficient temptation, no working man will take advantage of it; it is perfectly easy for me to say that half-a-million will take advantage of it in the first year, but neither opinion is worth anything until you have tried the experiment. It is one of those cases in which it is absolutely impossible beforehand to say whether or not it will succeed.

12246. But you do import a new principle of dealing with the poor, and it does become, it seems to me, rather important what amount of success we may reasonably expect from it, in order to justify the introduction of a new and most important principle?—I do not think it is a new principle.

12247. Well, you have shown that the same principle has been applied to other matters, but it is new so far as dealing with the poor is concerned?—No; I should not say that. It is not new as regards thrift, because the State for some time gave larger interest than it could afford to persons investing in the Savings Bank.

12248. And abandoned that principle as unsound?—No, not as unsound, but abandoned it on Treasury grounds. Those who were then responsible for the Treasury did not choose to advise the continuance of the expense, but I think it is very questionable whether they were right.

Lord Lingen.

12249. It was not above market rate when it was first agreed to, but it became above market rate after a time, and it was stopped?—That is so.

Chairman.

12250. The next question is the cost of administration?—I think I have already replied to that in answer to an incidental question which you put to me in an earlier period.

12251. Then the difficulty of identifying the subscribers?—Well, that appears to me to be greatly exaggerated. Under any system of this kind the pension could not be paid until the money to cover the pension had first been paid. In the ordinary course the subscriber would be going on for 40 years making this payment, and it would not be until the expiry of the 40 years that he would be entitled to the pension. It is almost certain, under those circumstances, that he must be of the age he describes himself to be. When he commences his pension he states his age; 40 years pass afterwards, and at the end of that time, of course, he is 40 years older, and the only case that I can conceive of any fraud would be the case of a man dying after he became entitled to his pension, and then having his pension-book passed on to some other man who lived a few years longer. But it is evident that that would be a fraud, a penal offence, and you would have to find the man to arrange it. The person who took up the pension would have to pay something to the relatives who wrongfully sold him

Identification of pensioner.

Chairman—continued.

the book of the deceased member. Altogether it seems to me th a though it is not absolutely impossible, it is not practically a thing that need be taken into account.

Effect of scheme on pauperism.

12252. The more general objection seems to be that the scheme would not provide for those who are generally objects of parochial relief; that it would at any rate in the first instance, and probably for a long time, attract only those who are not likely to become paupers?—I think that proceeds upon wrong assumption. I doubt, whether, except in particular workhouses, the persons who are in the workhouse are really the casual poor; whether that has been their history. I think that the class of people whom we call the submerged tenth, owing to the conditions of their life and their character and their circumstances, very seldom live to be old; and when you inquire into the cases of the aged poor, so far as my knowledge goes, they do not turn out to belong to the casual classes. I have got here a return of the old-age poor in the Birmingham workhouse. There are 582 males in-door above the age of 65. They include persons in respectable positions, such as six clerks; gardeners, a hairdresser, a veterinary surgeon, a maltster, a dentist, drapers, a taxidermist, confectioners, a stationer, a commission agent, and so on. They also include very large and very varied representation of all the trades of Birmingham: shoemakers, gunmakers, wheelwrights, japanners, brassfounders, patternmakers, tailors, sawyers, chandelier workers, steel toymakers, fire-iron workers, and so on. There are considerably over a hundred different heads of classification, and all of these (I am now speaking of the working classes) belong to the regular trades of Birmingham, and they are not people who belong in any sense to the casual class, or the submerged tenth; at one time or another, during their lives, they must have been ordinary working people. Of course they may in some cases have been brought to their present condition by their own fault; but they belong not only to the lower class of workpeople, as, for instance, labourers, of whom there are a considerable number, but they belong to all the higher class of trades; for instance, jewellers, one of the first-class trades in Birmingham, employing a great number of people, and where great delicacy of touch and great honesty are absolutely essential; and from an inspection of these returns—which, I believe, would be very similar to any other manufacturing town, or from any ordinary workhouse—I believe the inmates of the workhouse after 65 years are a very fair average of the working classes.

Aged paupers not usually lowest class, who die younger, but a fair average of lower working class; shown by the Birmingham return.

12253. They represent all the various trades; but do they not also represent generally persons of weak character?—I cannot say that. They could not have been persons of weak character, or else they could not possibly have earned a livelihood in those trades. Many of them are trades requiring great skill; for instance, engine-drivers. A man of weak character cannot be an engine-driver.

12254. Well, engine drivers, at some time or other of their lives, may do that which deprives them of their employment—many get drunk, or something of that sort?—Yes; but he could not have been in continual employment. An engine-driver might lose his nerve, or in some way or another prove to be inefficient, and then probably he would go into some other business long before he came to the workhouse; his last description would not be engine driver.

12255. The poorest among the aged then appear, so far as Birmingham is concerned, not to be persons who belonged to the casual poor, but persons who belonged to respectable trades, but who had failed; then you would have to inquire into the cause of their failure; then comes the question whether failure might have been due to moral weakness?—My opinion is that in Birmingham, at any rate, the vast majority of people over 65 years of age who are now in the workhouse have at one time or another for considerable times led respectable lives. How they have ultimately come to be poor I do not know; but that is not the class which is ordinarily understood when you talk of the submerged tenth. That is my first answer, therefore, that the very poor do not form the bulk of the old-age paupers. But my second answer is this: I have never been able to see how you are to benefit the lowest class in the community, except by raising the class above them. I do not believe that any scheme directed immediately to the lowest stratum will do any good at all. Raise the others, and gradually the lowest will rise to the position of the second lowest, and so on. And that is curiously illustrated by the experience of all those who have conducted work under the Artisans' Dwellings Act. You cannot put at once the lowest class into better buildings. If you put the submerged tenth into the buildings of the Peabody Trust they will turn them into a condition of filth and piggishness in the course of a few weeks. The utmost you can do is to give the Peabody Trust buildings to the poor who have had something not quite so good; then the people below will fall into their places, and so on, gradually, you get down to the lowest stratum, who, instead of living in a twopenny lodging-house, get to something a little better.

Lowest class can only be raised indirectly, by helping those above them.

12256. A sort of capillary attraction?—It is gradually drawing up; that is so. And the same thing applies to education, where the lowest class has hardly been reached yet even by compulsion.

12257. Then there is the general argument that you are supplying the need of the thriftless at the cost of the provident?—Well, I never quite understand that argument. That is what we are doing now. At the present moment every thrifty and provident man pays to support that portion of the population which, owing to past unthrifty and criminal conduct, goes into the workhouse. So many inhabitants of the workhouse as are there in consequence of their own misconduct are supported, to a large extent, by the poor outside, who are thrifty and who have got something to spare. This scheme, it seems to me, does not, at all events, increase that difficulty; it rather tends to reduce it. The thrifty will be able to obtain pensions for themselves.

None would pay in excess of gain under scheme but thriftless and rich.

12258. At any rate you do not propose to do anything for those who have not done something to help themselves for their own old age?—No;

Chairman—continued.

and the two classes who will contribute to this out of proportion to the benefit they get for it are, in the first place, the thriftless, who will be forced indirectly through the taxation of the country to contribute to the pensions which are earned by the thrifty, and as to that I do not think they are subjects of compassion. I do not the least regret that they should to that extent be penalised; and the other class, and the most important class that contributes without corresponding advantages is the rich. But that is part of our social arrangements, that the rich should contribute out of their superabundance in aid of those who are less fortunate. It is socialism, it is Christian socialism at any rate, and is the basis of a great deal of our present taxation. They may say, however, that they get indirectly an advantage; the foundations of property are made more secure when no real grievance is felt by the poor against the rich. But even if, over and above that, they do contribute, I do not think there is any objection to it, or that the rich themselves would be seriously opposed to it.

Position of the rich.

Lord Lingen.

12259. We have had it in evidence in several cases that where an analysis has been attempted of the poor in workhouses who are over 65 years of age a very considerable proportion of them are in the workhouse either owing to sickness or to their own fault; that would to a certain extent qualify, perhaps, what you say, that no great proportion of this pauperism can be attributed to improvidence, idleness, or drunkenness?—I do not accept the evidence without a great deal more examination than we have been able to give to it. When an inquiry of this kind is made in the workhouse, especially if it is made by a person who is anxious to get at a particular result, what happens is this: the inquiry is confined to the latest years of life of the person inquired into. Very often an old man is improvident, or drunken, or idle, just before he comes into the workhouse; *non constat* that he can be properly accused of having been improvident and drunken in the regular course of his life. It is true that people get so hopeless towards the close of life that they frequently become drunken and idle; and I do not think in those cases that it ought to be said that drunkenness and idleness are the causes of their being in the workhouse. As regard sickness, that is a frequent cause, I do not doubt, in all cases, not in old age alone.

Aged pauperism often due to sickness, but seldom to continuous improvidence.

12260. When you said that you did not think a working man was bound to abstain from what may be called the reasonable enjoyments of his class, in order to maintain himself in old age, does not that apply to every class as well as to the working class; as you get up in all the classes that have to support themselves, they have to deny themselves a great many things in order to secure their own maintenance?—We have had it in evidence that the upper classes do not make that provision for old age. It is a most uncommon thing for any person who is well-to-do to pay for an annuity after 65.

Working men cannot be expected to stint themselves to provide for old age,

12261. If they do not come upon the Poor Law, socially it is the same thing as if they made the provision?—Many of them, of course, are

Lord Lingen—continued.

extremely unlikely to come upon the Poor Law, and do not think it necessary to make the provision. I think, if I understand your question, that the answer would be: I do not think there is any more inclination on the part of the upper and middle classes to make sacrifices for the future than there is on the part of the poor.

12262. But still their future is not exposed, as I said before, to the risk of becoming chargeable to the community. I understood you to say a working man was justified in not denying himself reasonable enjoyment, if his motive for such self-denial was that he might secure a maintenance in his old age; was that your position?—My position was, that it was too much to expect of a working man to give up everything which makes life enjoyable, or even tolerable, to him, if that is necessary in order that he should make an old-age provision. I do not think the rich man would do it. If you told a rich man that he was to give up every chief enjoyment of his life, every recreation, in order to make a provision of this kind, I do not think he would make it.

12263. But would you say, from your experience of working men, that it is necessary to practice that extreme abstention in order to make reasonable provision for old age?—No, I do not think it is. Many working men already make very large provision for various contingencies of life. But this undoubtedly is a more distant provision than the other; one that appeals less closely and clearly to them; and therefore I think it is natural that they should be less inclined to make these sacrifices for that than for any other, and may require a stimulus to induce them to do it.

which is a distant contingency.

12264. We have had it constantly in evidence that the deferred annuity is not a popular form of provision among these classes. Your scheme assumes a deferred annuity as a principal part of its offer. Have you considered it in relation to that unwillingness generally to take advantage of annuities?—Yes.

12265. And you think that the adeposit, both by the individual himself, and by the State, would overcome that unpopularity of the annuity system?—I think it would have that tendency; yes. It is, at any rate, offering a new inducement to do a thing which hitherto has not been done.

12266. When a man under your system had succeeded to his pension, do you contemplate that he would or ought to be withdrawn from the labour market, or would he go on earning wages if he could?—I should leave that entirely to him; I should not interfere with his liberty in any way.

12267. You would not feel the objection that, under these circumstances, his pension would tend to lower the rate of wages?—No, I do not believe it would; I do not think that increased production necessarily means a reduction of wages.

Labour of pensioners would not lower wages.

12268. Supposing this proposal was made, that if men would insure themselves in the Post Office up to some certain minimum sum, then at the age of 65 the State would add to the sum so insured, throwing, in the mean time, the whole

Lord Lingen—continued.

onus of looking after their own payments on themselves, and so the State would be relieved of a costly and perhaps not always efficient inspection; should you consider a plan of that sort was worth thinking of?—That would be, in principle, the same as the plan which I have suggested to the friendly societies.

12269. It would be thrown on the individual, but it would have this difference: throwing on the individual what you may call the administration of his own part of his own pension?—Yes; I think it would be an inducement. I do not think it would be as great an inducement as this scheme, because it is not so much that the relief would be changed, but the appearance of it would be that the benefit was longer deferred.

12270. It would be, though, a considerable advantage, would it not, to lead the insurer to act so far for himself, rather than rely on State action?—Yes.

Insurer must look after his payments.

12270*. If he had to keep up his own pension that *pro tanto* would be an advantage politically and socially?—But you have to do that in either case, according to the Parliamentary scheme as well as according to your suggestion. He would have to look after his own subscription; it would be no business of the State.

12271. These 10*s.* or 20*s.* a year?—He would have to pay that into some bank.

12271*. He would have to see after that himself?—Certainly.

Scarcely any pensioners would come on rates.

12272. When a man had succeeded to his pension supposing he made no provision beyond 5*s.*, how should you consider that he stood with regard to Poor Law relief and out-door relief?—You mean if it were insufficient.

12273. Well, he has got 5*s.* and no more; and then he comes to the guardians and says, "I cannot live on 5*s.*;" have you formed at all any idea of how he should be treated?—Well, I should say, in the first place, that I believe the number of persons with a pension of 5*s.* a week who would, under any circumstances, come upon the guardians is almost infinitesimal. In some way or another, such people are always provided for outside. In the evidence given before this Commission, there are very few cases indeed where a person with any pension amounting to 5*s.* has come upon the guardians. There have been some exceptions, but very few.

Pensions not to be assigned or liable for debt.

12274. There was one thing that struck me at the end of the Parliamentary Committee scheme "No person shall have power to assign or "alienate his pension." That is all right. "And such pension up to 5*s.* a week shall be "protected from all process of debt." Do you think that an essential part of the scheme?—I think it is a very good proposal; otherwise I am afraid there would be harpies who would try and get hold of the pensions

12275. Of course, if he cannot alienate or assign it, that bars a great many of the worst birds of prey. But supposing that he runs into debt it seems rather a strong proposal to make, that his 5*s.* a week shall not be liable for his debts. I only want to know if you lay stress on that?—I think it would be a public good that it should be protected. People would know that they could not safely trust a man on the score of a pension of that kind.

Lord Lingen—continued.

12276. With regard to the cost of the scheme. After the scheme had been submitted to the actuaries, and you had got their calculations, the benefits that scheme offered were increased by the framers of it?—Yes.

Scheme might be extended later.

12277. Do you not think that that would be a danger always present to this scheme by pressure in Parliament to have these benefits, at least, to have the working men's share relieved and the burden of the community increased in this scheme?—Well, there is absolutely no analogy between the position of a Parliamentary Committee and the position of Parliament itself. The Parliamentary Committee framed only certain general lines upon which they instructed the Sub-Committee to draw up some scheme in order to get an estimate of the cost. When the Sub-Committee came back with their scheme and the estimate of the cost, of course the Parliamentary Committee, as a whole, had full power over it, and they made some alterations which I myself, as a member of the Sub-Committee, think were improvements. But there was no pressure upon them to do this. It was simply the desire to get as near to a perfect scheme as they were able to do. As to the possibility of popular pressure upon Parliament to increase the advantages of a scheme of this kind, yes, there is always a popular pressure upon Parliament to spend money for good purposes.

12278. I take the Parliamentary Committee as specimens of human nature, that when charity has to be provided, not at the charitable person's own expense, but by others as well, there generally is a tendency to be liberal; and it rather struck me that this part of the scheme showed that there was a danger that possible might have to be guarded against?—I think you cannot guard against the drift of public opinion In the case of education, public opinion has been increasingly liberal, and accordingly the taxation has been more and more. If public opinion, encouraged by this experiment, by the good it was doing, and by its general popularity, were willing to devote a still larger proportion of the taxation to such a purpose, nobody could say them nay. But it is purely hypothetical, of course.

12279. When you estimated that two-thirds of the population belong to the classes who would take advantage of this scheme, was that a general estimate, or did it rest upon any table or figures?—Yes, it did rest upon some figures. I think it was the figures of a political economist, who made an inquiry into the comparative earnings of the different classes of the population.

Mr. Pell.

12280. The late Mr. Leone Levi?—No; before him.

Mr. Loch.

12281. Mr. Baxter?—Mr. Dudley Baxter. I took his figures generally as the ground for my rough estimate.

Lord Brassey.

Scheme favourably, but not yet widely, discussed by working classes.

12282. You have so fully stated the general considerations for a scheme of this kind, and so fully explained the scheme, and so fully answered the questions, that questions do not very largely suggest themselves. But there is one question I should like to ask you: to what extent do you think this scheme has been placed before the working classes, or the representative bodies of the working classes, for their consideration?—Oh, very little at present. It was my intention with others to have taken steps to advocate it more in detail, but the appointment of this Commission stopped anything of that kind.

12283. So that you are really not in a position to say that you have in any effective way gauged the opinion of the representative bodies of the working classes upon the subject?—It has, of course, been published and commented upon in most of the newspapers, and a good number of town meeting have been held to discuss it. I have had a great number of applications for information from different people who intended to discuss it. In my own town, in Birmingham, it has been very largely discussed, and resolutions have been passed by thoroughly representative meetings. But I should not care, in support of a scheme of this kind, to quote Birmingham alone; and as to other towns I have not followed them very closely, nor do I think the matter has been discussed with such fulness of knowledge as is desirable.

12284. Birmingham is a highly representative town; can you give us the general effect of the discussions there, and the resolutions passed; were they favourable or not?—Oh, yes; wholly favourable.

Mr. Henley.

12285. I think, Mr. Chamberlain, one of the grounds that you have for advocating your scheme is this: that if the Poor Law is very strictly administered the whole Poor Law might be in danger; you think there might be a great reaction?—That I do.

Danger of reaction if Poor Law were worked too strictly.

12286. Have you any reason to think that the law has been too strictly administered anywhere?—I have not knowledge enough to answer that question. But I know, as of course the Commission knows, that in certain districts there is the strongest possible prejudice against it on that ground. As, for instance, Cardiff, from which we had witnesses.

12287. Then you also said that, left to the officials of the Poor Law, it had become unpopular. It is not in the hands of the officials; it is left to the representatives of the ratepayers, the guardians?—I meant more than that. In the particular cases where stringent administration has been very successful there has always been some one man who has devoted an immense amount of personal care and consideration to it, and more than, ordinarily, guardians devote to their work.

12288. Quite so. But he is not, strictly so-called, an official; he is the chairman of the board?—Yes. But my meaning is that unless a man of that kind is found, then the work would be left to the ordinary labour of the guardians, *plus*, of course, the permanent work of the per-

Mr. Henley—continued.

manent officials. That would tend to become stereotyped, official, and certainly unpopular in the highest degree.

12289. I suppose the complaint usually made against the Poor Law is that the workhouse test is too strictly applied; people are forced into the workhouse?—Yes, I think so.

12290. I take the people over 65 years of age, and I find in 401,904 no less a number than 287,760 are receiving out-door relief, and only 114,144 are receiving in-door relief?—Yes. You understand I have not said the system is at present too stringently administered. My statement was in answer to the argument that if it were too stringently administered there would be no old-age pauperism. I say if you turn the screw much more you will produce an outbreak. But I do not complain of the law as it is at present administered.

Scheme would relieve workhouses, though not the more popular infirmaries.

12291. Do you think that your pension scheme would have any great practical effect in relieving the large workhouses in the towns of the in-door poor over 65?—Yes, I think so; I think very considerably.

12292. Looking at the large proportion of those people who are in through suffering from illness, and also that the large proportion come in from the lodging houses and not from their own homes, do you think it would relieve them considerably?—There is no doubt that the establishment of these very fine and well-managed infirmaries has, so far as the sick poor is concerned, been almost an inducement to them to avail themselves of them; and they look upon them rather as hospitals than workhouses, and rightly so; and therefore, as regards the sick, I would not speak with great confidence. But it is a very curious fact, as I have said, that we have so very few instances of people with a small pension who had become chargeable to the workhouse. The reason must be that when they have got these little pensions their friends and relatives, and they themselves, somehow or another, manage to make up enough to live upon.

Skilled workers in Birmingham.

12293. You were speaking of the people in Birmingham in the workhouse, that they belonged to the various trades in Birmingham, and that they came at last into the workhouse in Birmingham. Is it not a fact that in one or two of the trades in Birmingham men are very loth to adapt themselves to any other work; I will take the jeweller's trade, or lock filers; that they would almost starve rather than take any other work, because they would spoil their hands?—As long as they have any chance or hope whatever of going back to their own employment they would, and very rightly, refuse to take any other employment, which would destroy their own means of livelihood.

12294. You mentioned a man; was that man prepared to take any other description of work?—You mean the case of the man who had changed his employment frequently; Yes, certainly.

12295. He was?—And he was qualified to take any kind of employment; he was not a skilled workman.

12296. But I think it is a fact in Birmingham

Mr. Henley—continued.

that the people who belong to these very skilled trades are very unwilling to take any other work?—Yes, that is so in exceptional trades; their delicacy of touch is really one of the tools of their trade.

Relief before 65 would not affect pension;

12297. Do you propose any disqualification of persons before the age of 65 years; if they apply for relief to the guardians, would it disqualify them for pension?—No.

12298. There will be no disqualification?—No.

12299. Even if they have received their relief up to the age of 65?—Yes; that was not considered, and is not a part of the scheme.

and might be given to pay latest contributions.

12300. I do not want to raise a hypothetical question, but would there not be this danger sometimes, that when a man arrived at the age of 60 or 63, the guardians would be very much induced to give him out-door relief, so that he may pay his 1*l.* a year in order that he might reap the benefit of the 5*s.* pension, and not be chargeable to the rates after 65?—I should inquire whether it would be very objectionable if they did. In such a case as you put, assuming that a man really had paid his contributions up to the age of 60 or 63, and then, after full inquiry made, it was perfectly evident that he could not pay the next pound, or two or three pounds, I should not think it was a very wrong thing for the guardians to pay it for him.

Pensioners and the work-house.

12301. I merely wanted to get your view. With regard to the people getting their pension on a Saturday and spending it on the Monday, would they be entitled then to have the pension paid on the next Saturday; a man becoming destitute on Monday, applying for relief, and being received into the workhouse?—Yes; there is nothing in the scheme to prevent it.

12302. Would the pension be allowed to accumulate if the man remained in the workhouse for six months?—No; I should think, in the event of the man's going into the workhouse, that he would take his pension with him; that is to say, that would be held by the guardians.

12303. And, supposing that his maintenance was put at 3*s.* 6*d.* per week, would he be entitled to receive the difference of the 1*s.* 6*d.* when he came out again at the end of six months?—I should think that would be very fair.

Mr. Pell.

Extent of pauperism; too large, even without medical relief, &c.

12304. I think the foundation of your scheme is the view you take of the amount of pauperism or poverty in the kingdom?—That is one very important reason.

12305. And that has been derived from certain returns which are open to the public?—Yes.

12306. These returns include in the list of paupers all those who have received medical relief, although it is only a bottle of medicine? Yes.

12307. And all the out-door relief people?—Yes.

12308. Has the House of Commons Committee attempted to learn what the proportion of those cases would be to the whole?—No; that did not form part of the inquiry of the Parliamentary Committee at all.

Mr. Pell—continued.

12309. Then would you admit that those returns can give no fair indication of the real amount of poverty among the people?—Oh, no; I do not admit that at all; I think they give a very fair idea.

12310. Just to take a few cases of people coming up, ill-conducted people, who might perfectly well have a penny or twopence to pay for the medicine, coming to the board and obtaining what they have asked and thereby becoming paupers; do you not think that would disturb your calculations very much, if it could be shown that there was a great number of those cases on the books of the boards of guardians?—Of course, if you excluded all of them it would, as I have said, show a different proportion, a smaller proportion, but still in my opinion the proportion would be a great deal too large, and I should not be satisfied without trying to do something to reduce it still further.

Conclusions of the Parliamentary Committee.

12311. Did the Committee, in arriving at their opinions upon these returns, observe the very great difference there is in the amount, I will call it poverty, if it is wished, of poverty in different districts in England?—I have already said that the Committee did not consider it at all; we all were of opinion before we joined the Committee that some scheme of State-aided pensions was desirable, and the whole object of the Committee was to find a scheme, not to argue upon the foundations.

12312. But still, the scheme of the Committee was founded upon the idea taken from these papers, that there was a large amount of poverty in the kingdom that ought to be relieved in this way, or in some other way?—I cannot say what it was founded upon; I can tell you what I found my opinions upon, but I cannot speak for the Committee, because that was taken for granted when we came together. We did not ask each other "How have you come to the conclusion "that it is desirable that an old-age pension "should be established?" we knew that we were all in favour of the principle, and the only question was to work out the details ourselves.

12313. What centripetal force was it that brought these gentlemen together, the Committee of the House of Commons, was it fortuitous?—I really cannot tell you at the moment; I know that about a score of us met first, and it got about, as things do get about in the House of Commons, and a vast number of others said they would like to join, and our doors were open to anybody who would join.

12314. Because it is a very important thing when a scheme of this gravity comes out from gentlemen who are sitting, though in an informal way, in the House of Commons. Among those who had formed the Executive Committee (I know some of them, they have communicated with me) were there men who had had experience among the poor, practical experience as employers, or as guardians?—I think, Mr. Pell, you must not examine me as to the personal qualifications of my colleagues. The scheme must be judged on its own merits; take the scheme as we have produced it.

12315. You have stated your idea and your

Mr. Pell—continued.

desire to see the condition of the poor, and especially the aged poor, improved; well, do you not think, Mr. Chamberlain, that there has been during your life-time, and certainly during mine, an immense advantage naturally going on in their social condition; that has been accompanied, at all events, by the means of improvement, if not the improvement itself, among those old people?—I think there has been an extraordinary improvement in the social condition of the working classes during even my own recollection, but I doubt whether the improvement has been nearly as great amongst the old as amongst the middle-aged and the young. The advantages have been derived much more by the younger members of the community than by the older.

Less improvement in lot of aged than other poor.

12316. Do you not think there might be a danger in disturbing the operation of the great causes of improvement perhaps by being in a hurry?—I am never afraid of hastening a good conclusion.

12317. Whatever the cost may be, there would be some cost thrown upon the ratepayer?—Certainly.

12318. You, no doubt, know in Birmingham what the meaning of the compound householder is?—Yes.

12319. He would never perceive, would he, at least it would be some time before he perceived, the effect of any imposition of another charge upon the rates?—I do not know, and I have often wondered how it comes about that the people who do not directly pay the rates are yet so keen as to the expenditure, but in Birmingham they certainly are.

12320. Although the charge is made through their rent?—Although the charge is made through their rent and cannot, of course, go up and down with every additional small expenditure.

Need of stimulus for old age provision.

12321. You have constantly made use of the term "stimulus," leaving me to believe that you think it is necessary to furnish some stimulus to the lower classes, or all classes, perhaps, in the interests of provident habits; now do you really hold that, and that we are not safe without some artificial stimulus?—I think you are safe, Mr. Pell, but I think experience shows that without some artificial stimulus it will be a very long while indeed before the bulk of the working classes make old age provision. They have made other kinds of provision with, I think, marvellous self-sacrifice; but this particular kind of provision they have hitherto failed as a rule to make.

12322. Well then, again, do you not think that there may have been a direct stimulus (I am making use of your term) to improvidence and to trouble and distress in old age by the English Poor Law as it is generally administered; that is to say, that exhibiting to the people the opportunity for some assistance in old age without exertion on their part may have been a stimulus to idleness and improvidence?—I have no doubt that if you passed a law that everybody who did not make provision for himself must be starved there would be fewer paupers, but I do not think that is really worthy of practical consideration. The more you penalise poverty the less poverty there will be, but there will always be some. If you penalise it, and kill people in penalising it, every restraint will go by the board.

Mr. Pell—continued.

12323. Does it come to this, that in this England of ours, with all the opportunities that the people have for taking care of themselves, and the evidence that there is of the condition of the people improving, at all events, in decades, if not from year to year, that you think there is something in our constitution, something in our social condition, that renders it necessary that we should have a scheme of this sort to make life tolerable for the aged?—You put words into my mouth which are not mine, but still, answering what I understand you to say, the same argument might be alleged against the Education Act. Many people did urge it, and possibly some urge it still. I have no doubt that in the course of centuries the country would have become educated without any national Education Act; in the same way in the course of centuries the country will become so provident that a scheme of this kind will become totally unnecessary; but I do not think we can afford to wait for centuries.

Education compared.

12324. If the people held the view that you have expressed here to-day as to their condition and prospects, do you not think there would be very great danger of a social disturbance; that is, if they really believed what you have stated to be the fact?—What have I stated which should cause a social disturbance?

12325. I took your words down at the beginning, that "the poor should be condemned to finish "life in pauperism;" that was one of the earliest answers, implying a condition of things by which the poor might be condemned to finish their life in pauperism?—At the present time society, and the representatives of society, are trying their best to prevent that. I think it is a very great discredit to us that so many of the poor should be condemned to spend their lives in pauperism.

12326. And, again, that you would not blame the man (I do not say you are wrong; I am not going to criticise) if after 60 years of industrious, I suppose, and good life, he became a dependent on the rates?—I should not say that such a man was properly classed as owing his poverty to improvidence or crime, or drunkenness, certainly not; but I do not see why that should provoke a social disturbance.

State aid would not check charity.

12327. Have you considered the effect if this scheme or similar schemes were carried out, of supplementing a man's resources when he is old; have you considered the effect it would have upon real charity; whether a man, like many in this room, or many, I hope, outside of it too, who felt it their duty to put themselves to some inconvenience, and perhaps restrict their own enjoyments, to help their neighbours, might not say of this scheme, "Oh, well, if I am going to be taxed for "the old, let the old take care of them-"selves"?—No, I do not at all. I am perfectly certain that people who are charitable by nature, or by duty, will continue to be so, whatever number of schemes of this kind will be carried into law. The only effect of schemes of this kind, so far as they produce by legislation results which are now produced by voluntary

Mr. Pell—continued.

work, is to make people pay, who at present do not, pay; and on the whole, that is a very desirable thing to do.

12328. This sort of answer, perhaps, has never come under your knowledge, on an appeal to one able to assist a neighbour, "Oh, I "pay my rates, why should I do more?" Have you heard of such an answer being given generally?—Certainly, I have met some very mean people in the course of my life.

12329. Would not that sort of uncharitable and unchristian feeling be very much increased by the feeling and the argument a person might adopt: "I have been taxed for a "pension, as well as rated for the poor"?—No, I do not think so, because the class of people who make that reply is always a class of people from whom you will get nothing in the way of charity under any conceivable circumstances. The people who are, as I say, charitable by nature, or by duty, will always find objects for their charity.

This inquiry limited to old age.

12330. One more question. After what we have heard in the Commission of the condition of the people in different parts of England, as shown by these returns, and of the extraordinary difference there is in the condition of the people, as indicated by these returns of poverty, in some manufacturing districts, some rural districts, and certainly in some districts in the poorest part of London, are you of opinion that there should be some more extended inquiry into the operation of the Poor Law than this limited one?—But this is a Commission inquiring into old age; the condition of the poor in old age; we are authorised to make the fullest inquiry into that branch of the subject. As to whether there should be a general inquiry into the Poor Law that has surely nothing whatever to do with our present inquiry.

12331. The reason of my question was a remark in your paper, and which you supplemented in evidence to-day. You say, "You "think that some of the pauperism may be due "to lax administration," and you said you thought there was some force in that objection?—Yes.

12332. Then do you think that it is sufficiently grave to justify an inquiry into lax administration?—As regards old age alone?

12333. Well, you must have youth before you get to old age?—This Commission is inquiring into lax administration with regard to old age. I really do not think I am called upon here to express an opinion about the administration of the Poor Law generally.

12334. Well, I will not further ask you?—I am confining myself exclusively to old age.

Mr. Broadhurst.

Value of deposit to check lapses.

12335. You spoke about the desire to obtain an absolute deposit in your scheme of pensions, as some guarantee against the lapses in payments; but the same thing takes place in the case of secessionists from the friendly societies, the members of which have paid, perhaps, three, four, or five years' contributions and then cease payment, so that they sacrifice their years of contributions, which come to a considerable sum; so that this would not be any very great guarantee?—That is so; but as I pointed out from the returns which were furnished to me by one of the friendly societies, it is extraordinary how large a proportion of the secessions takes place when very few payments have been made. The secessions do not appear to be in the same proportion when a man has really got a large stake in the society. It is when he has paid only one or two years' payments that he feels himself quite at liberty to leave them behind him.

Mr. Broadhurst—continued.

12336. It was a considerable number (I forget the number now) after five years' membership?—Within five years; it was a very large number up to five years; I have forgotten now what it was.

12337. Your scheme of enlisting the assistance of friendly societies, and you also say, "and "other voluntary institutions;" do you include trade unions in the "other voluntary institu-"tions"?—Yes, certainly.

Pension of 5*s.* exceeds usual out-relief.

12338. The question was asked you whether you thought 5*s.* per week would be sufficient; that is rather above the average of what men get now as out-door relief, I think?—Yes, it is.

12339. So that, in so far as that is concerned, it is a better payment?—Yes, certainly; there are very few cases in which they give as much as 5*s.* a week out-door relief.

12340. And you think that it should be the duty of the State, and you believe it, I understand you to say, to be good policy for the State, to encourage thrift?—Yes, certainly.

12341. Are you of opinion that provisions, such as you propose, should be tried; that it would have that effect of multiplying those who now already make provision?—Yes, I think it would, as you may say, advertise the thing, and draw attention to the necessity and desirability of making this provision which, up to the present time, has been very slightly done.

12342. I heard you state just now that we had made enormous progress socially, that is, in the list of comforts that working men enjoy; but there is an enormous margin left now that demands the utmost care and consideration of the State in ministering to their wants when they get old?—Certainly.

Very many need State help in age.

12343. I mean, under the best of management and the most sober and industrious lives, there must of necessity be great numbers of men and women?—In celebrated words I would say, that I put no limits to the march of a nation; I hope to see further progress.

12344. I think you answered a question that there had been some meetings, but you have not formally published this scheme in detail, and put it before the country in any complete form?—We have not had any meetings specially to discuss the scheme at which the leading promoters of the scheme have been present, and advocated it.

12345. Where have the meetings been held that have discussed this; I understood you to say that there had been some?—Yes, there has been a number in Birmingham, and I have heard

Mr. Broadhurst—continued.

of them from other parts of the country, but I could not tell you exactly now where. There was one in Glasgow, but I should think I have heard of about from a dozen to a score of meetings, but those have been held without anyone being present there to explain and discuss the scheme, and merely on the publication of it in the newspapers.

Trade unions, to come under Case III., must have separate old age funds.

12346. Do you think your scheme could be grafted on to the trade unions without any further legislation as to the liberty of the trade unions?—Certainly.

12347. Take them as they are, with their superannuation rules?—Certainly.

12348. And simply add the State aid to it—to their effort?—Subject always to the answer I made about the friendly societies, that it might be well to consider whether it would be desirable in such a case to separate the superannuation accounts from the other accounts.

12349. We could not do that, I think?—In the friendly societies it could be done easily and without the slightest interference.

Mr. Broadhurst—continued.

12350. But there would be complications of the other case?—That is to say that in the case of the trade unions all the funds are applicable to trade union purposes, even including the superannuation fund.

12351. Even including the superannuation fund?—I do not think the State could easily assist a superannuation fund, which at any moment might be swamped by a strike. The trade unions would have, if they proposed to take advantage of this system, to separate that portion of their funds which went for the superannuation fund and nothing else from that portion which went for sick and out-of-work pay.

12352. And with such a separation all the requirements of the State would be met?—Yes; I think there would be no difficulty.

12353. For carrying out your scheme?—Yes.

Adjourned till To-morrow at Noon.

THIRTY-FOURTH DAY.

Wednesday, 5th July 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN
HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. LOCH.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

Mr. THOMAS BALLAN STEAD, called in; and Examined.

Chairman.

Ancient Order of Foresters.

12354. MR. STEAD, you reside, I think, at Clifton, and you are permanent secretary of the Ancient Order of Foresters' Friendly Society?—Yes, my Lord.

12355. You are permanent secretary of the whole society?—Yes, of the whole society.

12356. Of how many members does it consist?—717,000 male adult benefit members, 108,000 juvenile members, 18,000 honorary members, and 16,000 widows, who are members for funeral benefits after the decease of their husbands.

Chairman—continued.

Female Members.

12357. Have you any female members on the same conditions as men?—Yes. The Order at its annual meeting last year authorised the for-

Chairman—continued.

mation of courts for women, and up to the present three have been opened in the United Kingdom.

12358. Where?—One in Sheffield, one in London, and one in Melksham, in Wiltshire.

12359. Can you state how many members have joined those courts?—I do not know the exact number, but I think I shall be nearly approximately accurate if I say about 60.

12360. Altogether?—Yes. They have only just been opened, only for a few weeks. Another is going to be opened in a fortnight in the north of London, of which her Majesty has given her consent to become the patroness, and it is going to be called after her Majesty, Court Victoria.

Answers from members as to relations with Poor Law.

12361. You have recently issued a schedule of questions to your members bearing on the subject of our inquiry?—Yes.

12362. Will you be good enough to read out those questions?—Yes, my Lord; they are as follows:—"1. Have you any knowledge of any "member of your court having had to apply (say, "within the past five years) for relief from the "Poor Law authorities. 2. If so, give their names, "and their reasons for applying? 3. When these "applications were made, so far as your knowledge extends, was there any difference made "either in favour of, or against the applicant because of his being a member of a friendly "society? 4. Amongst these applicants were "there any who were offered in-door relief in the "workhouse, and was such offer accepted or refused? If so, give, if possible, the particulars. "6. Are you satisfied, so far as your knowledge "extends, with the manner in which your local "board or boards of guardians treat the deserving poor, who are or have been members of "friendly societies?"

12363. Can you give us a digest of the answers to those questions?—Yes, my Lord, I will take them in countries if you will allow me.

(1.) England.

I will take England first. This is a digest of many of the replies that we have received with regard to England to those forms from which I have just read out the questions.

12364. When you say England, does that mean that you are excluding Wales?—Yes; excluding Wales. I have a separate report for Wales. The forms with the questions were sent altogether to 206 districts of the Order, and to 280 courts out of district, representing in all 3,600 courts (we call our branches courts, my Lord), with 576,842 benefit members, and possessing funds to the amount of 3,980,497*l.* I may say that these figures refer to the membership only in England. The figures that I gave you before referred to the Order all over the world, and to the Society as a whole. Replies have been received from 174 districts, and 225 courts out of district, representing in all 3,256 courts, with 526,694 benefit members, and possessing funds to the amount of 3,694,102*l*; leaving 32 districts and 55 courts out of district, or 344 courts in all, with 50,148 members, and 286,395*l.* in funds from whom no replies have been received. Now, with regard to the first question; with regard to the number of members who have had to apply for relief within the last five years, I find that throughout England the total number of our members who applied for relief from the Poor Law authorities during

Chairman—continued.

Members of Foresters seeking relief very small.

the last five years was 490, or an average of 98 per annum; that is to say, that 98 members out of 576,842, which is the membership, as I have said, in England, only 98 per year, on the average of five years, are returned as having applied for relief from the Poor Law. I find on looking through the causes of these applications, that in the cases of 318 out of the total of the five years, the application was due to chronic sickness and disablement; 37 to insanity; 40 to old age—old age in a friendly society is regarded as inability to work not caused by any specific sickness—8 where the application was due to destitution; only 10 to illness of the applicants' wives and families; and in 77 there were no causes given as to their applications. In 12 of these cases relief was refused.

Causes of application.

12365. You are now coming to the third question?—Yes, my Lord; I suppose that will be so.

Mr. Pell.

12366. Twelve out of the 490, or of the 77? Out of the total of 490. In twelve cases the relief was refused because the applicants were in receipt of sick pay; there were 12 direct refusals because the members were receiving sick pay from their societies; in some cases the sick pay of those particular members—the twelve—being as low as 2*s.* 6*d.* per week. I can give you, if you desire it, the details of the individual cases in relation to those 12. In the majority of cases where outdoor relief was granted the dissatisfaction was caused by the guardians granting less relief than to non-members by reason of the sick pay which the applicants were receiving being taken into account, and deducted from the usual relief granted.

Amount of relief given to members with sick pay.

Chairman.

12367. Is the whole sum deducted, or was an allowance made on a certain portion?—According to these cases they appear, my Lord, to have deducted the whole of it, because they make reference later on to where half was allowed. In other cases the guardians only took into account one-half of the sick pay.

Mr. Booth.

12368. With regard to the number of these cases I think I am right in saying it is generally where outdoor relief was granted that this dissatisfaction was expressed?—Yes, in the majority of cases. In the majority of cases where out door relief was given dissatisfaction was caused by the guardians not ignoring altogether the sick pay, and making no allowance for it. There were only 21 cases, my Lord, where members were treated more favourably than non-members.

Chairman.

12369. In what sense do you mean more favourably; do you mean that the aggregate of what they were allowed in respect of their sick pay, and the allowance made by the Poor Law authorities was greater than that which they would have received from the Poor Law alone?—Yes, my Lord; that I gather to be so from the replies sent to us. Then out of 111 cases,—of course this will be in reference to the 490; in 111 cases out of 490 where indoor relief was offered, it was only refused in 15 cases, and out of the

Cases indoor relief alone offered.

Chairman—continued.

whole 490 cases outdoor relief was granted in 379 cases.

Mr. Booth.

12370. There seems to be an inconsistency there, the total number of cases in which relief was refused was given as 12 and now 15 cases are named in which indoor relief was refused—that seems to be inconsistent?—I think not—excuse me for saying so, sir—the 12 cases referred specially to members who were refused relief altogether, because they were in receipt of sick pay from their societies.

12371. And the 15 cases were those of members who refused to receive indoor relief? Yes.

Chairman.

12372. Out of 111 cases where indoor relief was offered?—In 111 cases out of the 490; it was only refused in 15 cases, sir, while with regard to outdoor relief, out of the 490 cases altogether it was granted in 379 cases. In only one case—of course I am only summarising these returns, and I dare say you will understand that the same thing applies in other cases—but the fact is that in only one case, that of Beverley in Yorkshire, is it stated to be the practice of the guardians to grant indoor relief only, nooutdoor relief being granted at all. Of course, we know that there are other places where a similar custom prevails, but I am now speaking of our returns.

Mr. Pell.

12373. What union was that?—In the union of Beverley, the East Riding of Yorkshire.

Chairman.

Complaints as to hard cases.

12374. Were any particulars given as to the causes which induced those who were offered indoor relief either to accept it or to refuse it?—I think not, my Lord. It is simply stated that it was refused. I have no knowledge myself of the Beverley Union. But what are regarded by the senders, that is those who filled our form up—what are regarded by the senders as cases of hardship, I have them here, and there are seven complaints in one return from one place.

12375. Were those returns made upon the authority of the Court, or on the authority only of individuals?—Well, the parties who filled these up are our responsible secretaries, that is, the secretaries of districts and the secretaries of courts, and in most cases it was done after consultation, necessarily, with the other officials of the districts and the courts, so that they are not to be taken, I think, as individual opinions.

12376. Now then, will you kindly proceed?—There are some individual cases, the details of of which I have got with me, if you would like later on to go into them.

12377. We should like to hear them in detail, please?—And those cases I am referring to now—19 cases are in addition to those 12 that I referred to before. Well, my Lord, the last question of all is that—your Lordship has just referred to it—with regard to whether they were satisfied. Out of 174——

12378. Perhaps you will kindly read out the question?—The last question on the list was, "Are you satisfied, so far as your knowledge

Chairman—continued.

"extends, with the manner in which your local "board or boards of guardians treat the deserv- "ing poor, who are, or have been, members "friendly societies." Well, out of 174 districts and 225 courts out of district—still referring to England only—we got returns from 78 districts and 68 courts out of district, expressing themselves as satisfied with the manner in which the local board or boards of guardians have treated the deserving poor who are or have been members of our society. Twenty-one districts and 30 courts out of district were dissatisfied, while 75 districts and 127 courts out of district, expressed no opinion on the matter. I think from the tenour of the correspondence which we have had on this matter, that those who have not given a reply to that particular question almost may be taken as having no complaint to make, because, where we have asked the reason why this schedule of questions has not been returned filled up, the reply invariably has been: "We have "nothing to report; there has been no case "here." So that my opinion is that so far as our order is concerned, the greater portion of it in England are satisfied with the treatment given by the boards of guardians. And in that connection, there are just two or three opinions which have been given by some of our district secretaries—and our district secretaries are a little higher in rank in the Order than court secretaries—that perhaps it would interest the Commission if I read them. There are not many of them, and I will take mere samples of one or two out of the sheets before me of what I regard to be the chief cases. With regard to the Banbury district in Oxfordshire, the secretary there, says: "There does "not appear to be any difference made in the "treatment of those who are members of friendly "societies and others." Then the Wath district in Yorkshire—I think that will take in Rotherham and Mexborough—the district secretary there says: "We are not satisfied with either "the method, or the extent of the relief granted." The Gloucester district secretary says: "The "treatment of the deserving poor is not as it "should be, and I am one of those that think a "general classification should take place and "each case be treated on past career." I may say that the secretary of that district who wrote that opinion is a guardian himself, a member of the Gloucester Board. The secretary of the Kidderminster district says that they are "Fairly well satisfied as far as the Poor Laws "would admit, but these require altering to suit "present time and circumstances." Then there is a court in London here which has given an opposite opinion: "We think that where men "have made an effort to provide for sickness and "death, some difference in treatment should be "given over those who have been improvident "and possibly have led a vicious life."

Courts usually satisfied.

Reports urging better treatment; extracts given.

Mr. Pell.

12379. Might we know the part of London that that comes from?—It is in Finsbury that the court is held.

Mr. Stockall.

12380. Where abouts?—It is held at the Bald Faced Stag, Clifton Road, Finsbury, but the

Mr. Stockall—continued.

locality of the Court does not always determine the places of residence of the members.

12381. That court would be held on the borders of Shoreditch and Holborn?—Yes, that is so. Then there is a court in Penrith in Cumberland—which is out of district—and there the secretary says: "I have known of "many cases where help from the guardians "would have done good, but no application "was made, for fear of refusal; more assistance "should be given to those who belong to friendly "societies." Then the secretary of the court at Loftus, in the North Riding of Yorkshire, observes: "I have no doubt that they carry "out the law as it now stands, but it certainly "needs amending. It is very unfair that a man "who has been frugal, and in some measure pre-"pared for old age, should thereby be debarred "what others, less frugal, are granted." Then there is the secretary of a Court at Welton, in the East Riding of Yorkshire, and he says: "In my opinion the present Poor Law is a dis-"grace to any civilised country, and its ad-"ministration is as bad." That is a very strong opinion.

Chairman.

12382. Yes?—Then there is a Court at Rawtenstall; you will see that these are taken from courts all over the country, and that no particular selection of locality is made.

12383. I suppose that those opinions vary from two causes—one is the variation in the opinions of the writers, and the other is the variation in the administration of the Poor Law, there being, as you know, a very large discretion left to the guardians?—That is so. This court that I have mentioned at Rawtenstall, the secre-"tary of it says: "We are not satisfied. We think "the guardians ought to treat the members "better than common, as we pay the guardians "their sick pay." Of course that refers to the guardians under the Poor Law Amendment Act claiming the sick pay that may be due to a member who has nobody dependent upon him. The members at Rawtenstall think that, where the guardians receive the money from the society, they ought to treat the members a little better than they do the ordinary paupers. Then at Trowbridge, in Wiltshire, the district secretary says, "So far as I can learn, the usual custom of "unions round here is to take into consideration "the amount received from any benefit society "by any applicant for poor relief, and then to "make a reduced allowance accordingly; con-"sequently I am not satisfied, my opinion being "that persons who have tried to provide for the "inevitable rainy day should be assisted more "than those who have not done so, when "obliged to make application." They take off, evidently, in that case, the amount that is being received from the society. Then, in the Eye district, in Suffolk, the secretary says "There have been cases which needed help, but "the prevailing opinion of the society members is "that it is useless to ask help from the Poor "Law officials, and this opinion is not formed "without good foundation. In speaking of my "own opinion having been connected with "people in Poor Law business for more than "20 years, so that I may say that the poor are

Chairman—continued.

"hard dealt with, and the working men are dead "against the present system." Then there is a court at Stroud, in Gloucestershire, where the secretary says, "The guardians should give "out-door relief to all deserving cases, and not "force them to break up their homes to go into "a workhouse to mix with the lowest of the "low." Those are a few extracts that I have made from the opinions expressed in the returns.

12384. Do you wish to make any further observations upon those returns?—That is, my Lord, the summary that I have made, but probably three is a letter or two that have come with the returns that would in all likelihood interest the Commission. I have here a letter from the secretary of a court at Bishop Auckland in Durham, and I suppose it will refer to one of the 12 cases where relief was refused because they were receiving sick pay. He writes, "If a member's widow applies for relief "after her husband has been buried they inquire "how she has expended the 10*s.*, and she has to "be able to give nearly every detail before they "will grant her anything for the children. I "knew a man who was a member of the society, "and because he had 2*s.* 6*d.* a week they would not "grant him any relief. He is dead now. We are "not satisfied with such treatment as that. That is "just an instance." I could of course go through these cases, but if the Commission likes I will leave them with your secretary, and if he wishes to tabulate them or go further into their details he can do so.

12385. No, thank you. I think you have given us a sufficient sample?—If you will kindly allow me to refer again to the matter, I may say that there were seven complaints, which came from Plymouth, from our Devon and Cornwall district, in which there is a court at Mill Brook. I am not sure whether that is in Devon or Cornwall.

Lord Brassey.

12386. That is close to Plymouth?—We have courts in this district, in both those counties, and the secretary of the Mill Brook court says that he considers the guardians' treatment generally to be very harsh to members of societies and others. Then there is a case from a court held at Callington. A man named John Strike suffered repeated amputation of part of a limb. He was granted 8*s.* per week for some time by the guardians, but it was afterwards reduced. The court considers the guardians' conduct generally harsh towards friendly society members. That is in another part of the same district.

Chairman.

12387. The guardians gave 8*s.* a week, but was this man in receipt of sickness relief also from his society at that time?—I do not think so; it does not state so.

12388. I suppose he must have been, or else the complaint would not have been made; he would not have been one of those where the refusal was given, not one of the 12 cases you mentioned?—No; he is not one of the 12 cases.

12389. He is not one?—No.

12390. Then this is a general statement apart from their dealings with members of friendly

Chairman—continued.

societies?—No, my Lord; all the references I am now making are to members of our own society.

12391. Does it state what assistance he had been getting from the society?—It does not, my Lord. Evidently he may have had some, but their grievance was that in the case of this man who had to suffer from so many operations, that the 8*s.* which he was receiving from the guardians should have been reduced; that appears to have been their grievance.

Lord Lingen.

12392. He would not have come under their cognisance unless he was a member of your society?—He would not.

12393. He was not a pauper at large; he must have been a member of your society, and presumably received something besides his 8*s.* a week?—Presumably so; yes.

Chairman.

(2.) Wales.

Numbers of Foresters seeking relief:

12394. But there is no statement as to how much?—No. Well, that is all I have to say about England. I will take Wales next, please. With regard to Wales we have there 25 districts and 17 courts out of district, or a total of 281 branches of the Order in Wales having 31,990 members, with 166,202*l.* in reserve funds. From those we received a return to the questions asked from 16 districts and 15 courts out of district, or a total of 189 courts with 23,627 benefit members, leaving nine districts and two courts out of district, or 92 courts with 8,363 members, which did not reply to the questions asked. We find that during the past five years in Wales in connection with our members, of the whole 31,990, the total number of members of our Order who applied for relief from the Poor Law authorities was eight.

very small,

special causes,

12395. Eight?—For the five years eight was the number, my Lord. Three were due to insanity and five to chronic sickness. I may take this as before—that this covers the whole of our membership, because where the replies have not come the same reason as before prevailed—the secretaries had nothing to report. So that in Wales there were only eight members of the society who applied during the five years. In eight replies sent also satisfaction was expressed with the present system of relief, whilst only in four was dissatisfaction expressed, and the remaining 19 had no opinion to offer in the matter.

most courts satisfied.

Cases of disapproval.

12396. Is their dissatisfaction founded on the fact that they did not apply because they knew they would be refused?—Their dissatisfaction with the present system of dealing with the members of friendly societies is expressed on the following grounds: "(1) That members are not given the "same relief as non-members. (2) That the "guardians act unfairly in taking the sick pay "into account." That is practically the same, I think, and "(3) That an injustice is done to "the thrifty by guardians claiming sick pay in "cases where members became inmates of a "workhouse or an asylum." Then in addition to the cases of insanity, indoor relief was offered in one case and accepted. That is to say that out of five cases of chronic sickness only one of them accepted indoor relief, and the other four were relieved outdoor. In connection with that I received a letter which may interest the Commission with regard to how in one part of Wales the Poor Law officials and friendly societies seem to work together.

Chairman—continued.

12397. I presume the larger part of your members are in South Wales?—Yes, my Lord.

12398. And especially in Glamorganshire?—Yes, they are principally in South Wales, but we have a considerable number in the north too. Glamorganshire is, however, where the bulk of our members are. This letter is from the secretary of our district at Holywell—that would be in North Wales.

Mr. Pell.

12399. Do you know what union?—It is the union of Holywell. The letter states in addition to sending the form answering the questions: "In reference to the treatment of "members of benefit societies I have received "on good authority that they here get fair treat-"ment and assistance, but again on inquiries "being made I find general statements quite the "contrary with regard to individual cases"—and I may say that I have the names of the parties here—"a small club not connected with "any of the great societies, in this village"—this is the village of Pistyll, near Holywell—"by their rules give in cases of sickness a goodly "sum weekly for a short time, then stop for 12 "months as being out of benefit. When the "club pay stops, the union steps in and, as far "as I know, pay for the time that the member "is out of benefit until he is qualified for re-"entrance to the club fund, should his illness "last so long. By this means, in short, sharp "illnesses, the club does all that is required, and "so that, not to unduly weigh heavily on the "society if illness continues, then the union steps "in to its relief. The only drawback to full "working of this system is that curse of voting "disqualification which is entailed on all who "receive parochial relief. I may state that the "neighbourhood in which the Holywell United "district of the A.O.F. is situated lies wholly in "the Holywell Union, and the inhabitants are "mostly miners, colliers, quarrymen, labourers, "and farmers."

Small local society working with guardians.

Chairman.

12400. I suppose these criticisms on the action of the guardians in the case of friendly societies must apply, must refer, to other societies than the Foresters, because you have stated that out of 32,000 members only eight have applied for relief?—This is the only instance amongst the whole, my Lord, that I have got where reference is made to another society, but I thought that such a strange system to prevail that I ventured to refer to it. It is the first instance that I know in which a club and the union have worked together in that manner.

Mr. Stockall.

12401. What is the name of the club?—It is a small club in the parish of Pistyll. I do not know the name of it. Here are the names of the persons referred to. There is William Hughes at some place near Holywell, but I am afraid to commit myself to the pronunciation of it. The name is of William Hughes, of Berthengam,

Mr. Stockall—continued.

Llanasa, Holywell. He received full pay in 1890, and at the end of club time was recommended to the union officials, and received for some weeks generous treatment until his death. Then there are two or three other instances. John Jones, of Park Mostyn, also received full pay from the club, and, at the expiration of his time in the club, on recommendation, had the same treatment from the union. Edward Lee, Lodge Gwibnant, at a place called Whitford, in 1890 received full pay, and at the expiration of his time in the club the parish stepped in and relieved him. When the time came for his reinstatement to club pay the parish stopped, and then the club came on to full time, &c., each year. This member died in May 1892. It is such a singular instance that I thought it right to bring it before the Commission. That arrangement is not carried out in our Order, and I have not met with an instance of the kind in any of the large societies. That is all I have to say about Wales, my Lord.

(3.) Scotland.

With regard to Scotland, we have 206 branches in Scotland with 44,026 members, having 265,396*l.* in their funds. Well, we have had replies from secretaries, covering 177 courts, comprising 37,820 members. Courts with 6,206 members did not reply, and we find that during the past five years in all our societies in Scotland there have been only eleven cases where members have had to apply for relief, of which five cases were attributable to chronic illness and disablement, four to insanity, one to improvidence, and in one case no cause is given, making up the total of eleven. In two cases satisfaction is expressed with the present system, and in the other two cases dissatisfaction is expressed, and the remaining 15 have no information to give. The main reason for this may be gathered from the following remarks by the district secretary of the Edinburgh district. He says, "The fact is that we are for "the most part able-bodied, and, perhaps, with "the exception of one or two cases of lunatic "paupers, we have not yet any experience of "the kind." No reasons are given in the two replies where dissatisfaction is expressed with the present system of relief, excepting that an objection is expressed in one instance against the authorities taking the sick pay into account. In addition to the cases of insanity, which, of course, always go indoors, indoor relief was offered in two cases, and refused by one of the members; but the nature of the relief given in the five remaining cases was not stated in the returns.

Numbers seeking relief very small: particulars.

(4.) Ireland and Isle of Man.

I may say, with regard to Ireland, that there we have not many members. We have only 1,634 members, with funds amounting to about 4,860*l.* Replies have been received from all of our courts, excepting two with 39 members, so that I think I may say that practically we have the views of the whole of the members of the Order in Ireland. No application for relief by a member of the society appears to have been made during the past five years; not a single member out of the 1,634 sought Poor Law relief, so that the presumption is that our members are of the better class of people. In the Isle of Man we have three courts, with 686 members, and 5,158*l.* in funds, and there has not been a single case of

No member has applied for relief.

Mr. Stockall—continued.

application for relief during the past five years. I think the details which I have given cover the United Kingdom so far as I am able to deal with it.

Chairman.

Statistics as to Foresters.

12402. I think you wish to state to the Commission the amount of money which it has been estimated has been paid by your society alone in sickness and funeral benefits since 1834?—I think that that will show, at all events, the action of the friendly societies and the position they take up with regard to the relief of the poor, and that they have some ground for consideration, by the care which they take themselves and the means which they afford for preventing an undue number of people going to the parish for relief, and that those facts furnish a very strong reason for the continued existence of such societies. I, therefore, think it will be of interest to the Commission to call your attention to one or two figures. Our Order was practically begun as it now exists in 1834. We have no complete records of the financial transactions of the Order from that day to this, but we have them very nearly, and we have made an estimate of what on a fair assumption may now be supposed to have been the amounts paid in a few of the earlier years when the society offered smaller benefits.

Mr. Hunter.

12403. How far do the records go?—From 1845 or 1892. There is only a small hiatus that we cannot fill, but it was only a comparatively small society in 1834.

Mr. Stockall.

Total benefits paid.

12404. Can you give the figures of the years in which you have the accounts?—I can give them; but I thought that probably the Commission would like to have them afterwards, in detail. I think we have absolutely correct records of the accounts for the last 27 years. We estimate that our Society alone, the Ancient Order of Foresters, has paid from 1834 to December 31, 1891, in sick, funeral, and medical benefits and distress gifts to its members, 15,871,612*l.*

Mr. Hunter.

12405. Could you give the exact figures for the 27 years?—The exact figures for the 27 years are 12,806,412*l.* Of course, in the later period the society has grown to very large proportions. But those are absolutely the exact figures for 27 years so far as we can get them from our secretaries. The other prior figures are estimated by our actuarial adviser, who has, of course, some little ground for getting near to an accurate approximation.

Chairman.

Number of members over and below 65.

12406. Can you state the percentage of members in the United Kingdom under and over 65 years of age?—Yes, my Lord. The total membership in the United Kingdom on the last day of 1891 was 647,648. We endeavoured on that day to ascertain the proportion of the age of our members then under 65, that is up to 64, and then 65 and upwards. We only obtained returns from our secretaries of 516,305. As

Chairman—continued.

Mr. Stockall will tell you, there is difficulty in getting some secretaries to do what they are asked to do.

12407. Is that the whole number of those as to whom they got the information, or are you dealing with those under 65?—That is the whole number including all ages.

12408. Of those, how many were above 65?—Taking the proportion of the whole of the United Kingdom there were 97·38 of the whole who were under 65, and only 2·64 who were over. I can give you the figures for England, Scotland, Wales, and Ireland separately if you wish.

12409. I suppose that that large disproportion arises from the fact that you have grown so much of late years?—Yes.

12410. And, therefore, the number of members who have reached the age of 65 would be comparatively small?—Here is a printed statement of the figures which you may think useful.

Increase of numbers.

12411. Can you tell us what your annual rate of increase in the number of members is, one year with another?—Do you mean the absolute increase or the admissions?

12412. Not the general increase in admissions but the absolute numbers?—Taking five years back they varied from 45,000 to 50,000 per year in round figures.

Secessions.

12413. Can you state the number of secessions from the club?—The secessions vary from 25,000 to about 30,000 per year.

12414. Are you prepared to give the causes for those secessions?—Well, the secessions from all friendly societies of this sort are comparatively large, but they are always mostly the young members, who when they join a society do not seem at all to realise the advantage of continuance in their membership further on in life. They do not think as to the future.

12415. What is the usual age—putting aside the juvenile members—what is the usual age at which they enter the society?—Well, we have never taken out in recent years—we used to do it formerly—the ages of those who join us, but I should say, speaking from a little experience, from 16 to 25; the bulk are young men.

12416. And a considerable number every year secede?—Yes.

12417. Partly you think?—From carelessness, if I may put it that way.

12418. And I suppose a certain number from inability to pay their subscriptions?—Yes a certain number, but we have in our society made it a point to prevent that as far as we possibly can. We always endeavour if we have a member unable to continue his contributions to his Court on account of being out of work, or owing to financial inability, to find a means of assisting him; we have a special fund in most of our branches to help those members to retain their membership. No man ever need go out of our society or out of any of the other well-conducted societies, simply and purely for want of money to pay his contributions.

Special fund to help those out of work to pay.

12419. If he is a respectable man?—Certainly.

12420. How do you enable them to tide over the difficulty?—We have a fund in all our courts, we compel all our courts to have what is called a Subsidiary Benefit Fund, out of which may be paid monies for benefits other than sick or funeral benefit. We strictly guard those latter funds for actuarial purposes, but the Subsidiary Benefits Fund is contributed to by all the members, and if a member finds himself unable to pay his contribution he can, by going to the court, or by getting some friend to make application on his behalf, obtain from the court a sum of money which is granted out of this Subsidiary Benefit Fund. In most cases it is given to him to enable him to pay his contributions for the next three months, and if at the end of that time he is still unable to pay his contributions, a renewed application if made on his behalf, would obtain for him a renewed grant. If it is thought it is a case where the money need not be absolutely given, it is lent to him, and it is left then to his honour to repay it afterwards. Of course there are some men who will not accept it as a gift, and who would rather have it lent to them on condition of repayment. That obtains in all our courts, so that no respectable member need actually leave on account of poverty.

Chairman—continued.

Old age provision.

12421. Have you had the question of superannuation payment before your society lately?—Yes, it was before the High Court of the Order at its annual meeting last year, at Ipswich, in Suffolk.

12422. Did it come to any resolutions on the subject?—Yes, two resolutions were adopted after a long debate. We had about 600 delegates there, from all parts of the United Kingdom; the first resolution was, "That this High Court will welcome any "equitable system of "old age pensions, which, without interference "with friendly societies or their work, shall "provide for the large number of persons who "are unable to avail themselves of the advan-"tages of these institutions." That was carried on the Wednesday.

View of High Court on State pensions.

12423. That seems to apply to persons outside your society?—Exactly so.

12424. Was it proposed to make any arrangement as to superannuation payments to members?—The second resolution of the High Court was: "That this High Court does not approve of Mr. "Chamberlain's proposed scheme."

12425. What I wanted to know was (we should be glad to hear your opinions on this subject, or to have the opinions of your society); but what I wanted to know was whether you had come to any arrangement as to terms upon which superannuation grants (that is, old age pensions) should be granted by your society?—Yes; we did that, too. The movement with regard to superannuation in our society began 11 or 12 years ago, and a committee was appointed at the Weymouth High Court, in 1882, who sat, reported, and submitted to the Order in 1883, a scale of superannuation contributions for allowances, beginning at the age of 65. The table was computed at a 4 per cent. rate of interest. During the nine years' operation of this scale (which was, of course, inserted in the general laws, and made known all over the society), only three members of the society took advantage of it. Then, when the matter of superannuation was revived as it was so recently, we reconsidered the whole question of superannuation, and we drafted new tables of payments for superannuation on a 3 per cent. basis, because we were certain that if large numbers

Chairman—continued.

had availed themselves of our 4 per cent. table adopted 10 years ago it would have been a very bad bargain for the society, because it was very evident to us that money was decreasing in value so far as interest was concerned; and, therefore, we had new tables computed at 3 per cent., and they were brought before the same meeting where those resolutions that I have read to your Lordship were carried. That was at Ipswich. We varied the form of it. Under the old 4 per cent. table there was no return in case of death before reaching the age of 65. It was only an absolute pension and nothing else. In our present tables we have a returnable table and a non-returnable table. The pensions begin at 60 or 65; and we made a provision also whereby members can pay for their pensions by payments over three years only—that is, in quarterly payments for three years. We endeavour in every way to make it easy for the members to secure superannuation if they care to have it at all.

New scales arranged,

12426. What was the date of the resolution?—August, last year—August, 1892, my Lord.

but no demand.

12427. You have hardly had time to try the effect, as yet, of this resolution?—There has been no time, really, but we have received no application at all yet; so that I am afraid that for some time it will be as dead as the other. There is no practical demand at present in our society for superannuation benefits.

12428. You stated that your society had under its consideration Mr. Chamberlain's scheme?—Yes.

Objection to Mr. Chamberlain's scheme: fears of State interference.

12429. What was the ground of their objection to it?—The objection that was raised was this: part of the scheme of Mr. Chamberlain gave an additional pension, or gave a pension to a member of a friendly society who paid for a pension through his own society. What we were afraid of was this—that however small might be the contact of the State with the society, there would be a contact; there was a benefit going to be paid under this scheme to a member of a friendly society. If there is one thing that members of friendly societies are more anxious to prevent than another, it is to give the slightest opening for any further interference of the State with their management; and although of course the getting of the State pension in connection with Mr. Chamberlain's scheme was a voluntary act on the member's part, it necessarily would bring the society and the Government department—which might have to pay the pension—into contact; and our members are so afraid that even that small contact with the State would lead, possibly not to much interference now, but to a greater possibility afterwards, that it has been thought advisable to keep clear of anything of that sort so to speak, to defend the outwork rather than to have to defend the citadel after; because some of us, at all events, have the idea that a small State intervention—a small State interference—with their society generally develops into something bigger, and we are afraid, if we may so put it, of letting in even the least share of direct Government interference with us. I think that is putting it broadly.

12430. I do not know whether Mr. Chamberlain's scheme as it was presented to you is the same as that which he explained to us yesterday. There he endeavoured to keep the superannuation fund entirely distinct from the sick fund?—Yes, my Lord, I think we had it from Mr. Chamberlain himself in our conference with him last year. We were of opinion that if there is to be any pension contact as between the State and our societies, the scheme that he laid down then was about as small a measure of contact as it could be. I had not the pleasure of hearing his scheme yesterday.

12431. Was the other part of the scheme besides that which referred to the friendly societies considered by your society, such as the scale of contribution by the individual and the State, and the ultimate payments?—You are referring to the scheme that we had before us last year?

12432. Yes?—Well, we found this: We have had the utmost difficulty really in knowing what Mr. Chamberlain's scheme was, because to our knowledge there have been about three. No sooner would we consider one than a new one was sprung upon us; and when we met Mr. Chamberlain and Mr. Hunter and Mr. Rankin and others in conference last year, at the request of Mr. Chamberlain, we found a new scheme was presented to us on the morning of our visit and conference. Our objections to the scheme financially as it existed above a year ago were that it was going to cost too much. I mean that we ourselves could do it cheaper than under the scheme then. But then a change was made by the full Parliamantary Committee, and we understood that to be their final scheme, and then we found that the annual contribution, which prior to that scheme was put at 1*l.* a year, had been reduced to 10*s.*, and that the amount of money which had to be paid down at the beginning was reduced, I think from 5*l.* to 2*l.* 10*s.* As we know the scheme to-day, Mr. Chamberlain's scheme is 20 per cent. less cost to any body who chooses to avail himself of it than it would be under our superannuation tables.

Contributions too small without State grant;

12433. You believe the contributions proposed by Mr. Chamberlain were too small?—The last scheme that we know, yes.

12434. You have correctly mentioned it, but simply to secure the benefit which it promises?—Absolutely too small, excepting by a State grant being made, an aid to which we object.

12435. I suppose you took into consideration his proposed State grant of 10*l*, in those cases?—Ten pounds. I think it was 5*l.*, was it not, my Lord.

12436. What he proposed was that there should be on the payment by the contributor of 2*l.* 10*s.*, a State grant of 10*l.*, and after that a contribution of 10*s.* a year up to the age of 65?—Oh, yes, my Lord, that I remember. Yes, that is taken into account; and taking it all through we say at present that Mr. Chamberlain is offering, or his Committee is offering, to do a certain business at 20 per cent. less than we can do it at, we claiming to be charging the proper rate and only charging 5 per cent. for expenses; and we shall more strongly object to the scheme as we know it now than we did before,

Chairman—continued.

thus unfairly competing with societies.

because it is unfair competition. Mr. Chamberlain's scheme is a voluntary scheme; people can only be invited to take part in it; but those who do take part in it are to be subsidised by the State to the extent of 20 per cent. Certainly the friendly societies who are offering superannuation, or old age pensions at a proper price, will certainly protest against any other voluntary organisation coming into the field and offering them for 20 per cent. less on the strength of getting from the State an augmentation.

12437. It would put an end to that proposed superannuation business; that business hitherto has not been extensive?—Well, that has never begun yet. It would not affect us much at present, because we have not had much business in that direction; only it will take away the possibility of having any in the future.

Views of High Court and Council on "equitable" pension schemes and Poor Law.

12438. Have you anything to state as to the opinion of the executive of the treatment of the aged deserving poor who are compelled to go into a workhouse?—Yes, my Lord. You will recollect the two resolutions adopted by our High Court: "That this High Court will "welcome any equitable system of old age pen- "sions which, without interference with Friendly "Societies or their work, shall provide for the "large number of persons who are unable to "avail themselves of the advantages of these "Institutions"; and "That this High Court "does not approve of Mr. Chamberlain's pro- "posed scheme." There is a slight apparent divergence in these resolutions; and Mr. Chapman, our Parliamentary agent, who, like Mr. Stockall here, has the charge of our interests in Parliament, applied for instructions, and the Council, that is the governing body of the order, in the interval between the annual meetings, had to consider the matter to give him instructions; and if I were to read the resolution that they arrived at I think, perhaps, you would see the view that the executive council of the order take of it. I may say that our Parliamentary agent, like Mr. Stockall, has to submit a report every year to the annual meeting of the order, and he did submit his report to the Ipswich High Court last August. I mention this because a reference is made in the resolution to that matter. "Resolved, That in "the opinion of the Council the Ipswich High "Court by unanimously adopting the report of "the Parliamentary agent, endorsed the senti- "ments therein enunciated." These three paragraphs are what the Parliamentary agent put in his report, and which the High Court adopted unanimously. (1.) "That State-aided pensions to "the people can be provided for only out of the "pockets of the people in the shape of largely in- "creased taxation, direct or indirect. (2) That "those members of societies, who by personal thrift "and mutual self-denial are providing for them- "selves, will be compelled to pinch and pay for "those who in the main are careless and im- "provident; and, (3) That if the State aids the "individual or society the State ought and must "interfere to see how the money is expended." The council was of opinion that these resolutions all indicated what it intended to convey when it afterwards adopted the following resolutions: "That the High Court will welcome any "equitable system of old-age pensions which,

Chairman—continued.

"without interference with the friendly societies "or their work, shall provide for the large "number of persons who are unable to avail "themselves of the advantages of those institu- "tions." "And we are further of opinion "that no system of old-age pensions can be "'equitable' which runs counter to the prin- "ciples as above set forth in the Parliamentary "agent's report. And we are further of opinion "that no State system, or State-aided system of "old age pensions, can be 'equitable' which is to "be based upon the condition and necessities of "persons unable to become members of friendly "societies; as such inability is produced by "many causes, some of which are avoidable and "preventable, and therefore should not con- "stitute a claim for State pensions; many are "unavoidable from misfortune and natural "causes; whilst others are for reasons which "are discreditable and condemnable. For the "persons included in the second class,—those "prevented joining a friendly society from un- "avoidable and proper reasons—we are of "opinion that the sum at present nationally "raised for the relief of the poor, if economically "and properly expended upon the persons for "whom it is really intended, would be ample to "meet all the legitimate requirements of the "necessitous of that class; and therefore a "system which would necessitate an increased "taxation, beyond and in addition to, the sum "now raised annually for the purposes of the "poor relief would not be, in the sense of the "High Court's resolution, an 'equitable' one. "With regard to the third class referred to— "the vicious and criminal classes—no system "that would give them State pensions could "possibly be equitable. We are strongly of "opinion that, in the interests of those who "cannot for unavoidable reasons make their pro- "vision for the future through a friendly society, "an immediate and searching inquiry should be "made by Parliament into the whole Poor Law "system, with a view to the large sum annually "raised being more equitably and judiciously "expended. We are also of opinion that a "system of State-aided pensions would be unfair "and prejudicial—and therefore inequitable—to "friendly societies; inasmuch as the State "would enter into competition with the societies "with money furnished, in part, by the societies "themselves; and be enabled thereby to "offer greater advantage at a lesser cost. We "are therefore unanimously of opinion that the "High Court, in passing the above resolution, "was as strongly adverse as ever to any State "aided system of pensions in old age; as was "further evidenced by the unanimity with which "it later condemned Mr. Chamberlain's scheme, "and whilst ready to welcome any scheme for "the benefit of the aged poor, the High Court "held such must be equitable,—a condition "which, in our opinion, none of the schemes now "before the public fulfil; and that the Parlia- "mentary agent be instructed accordingly." Then there is another resolution, and of course this Commission partly met that (this was before the Commission was appointed, I may say): "That the question of demanding an "enquiry into the administration of the Poor "Law system be introduced at the next con-

Chairman—continued.

"ference of friendly societies, and that the "Parliamentary agent be in the meantime "empowered to take part in any responsible "movement having that object in view." That, of course, came about.

12439. We are not such a Commission. You clearly understand we are not a Commission charged with all those powers?—Just so; but this was sufficient for our purpose: it was the aged poor that we were really thinking about at the time.

12440. When you use the word "equitable"—I mean when the resolution uses the word "equitable"—to what portion of the administration of the Poor Law has it reference?—The word "equitable," my Lord, was, in the High Court resolution, with regard to a system of old age pensions.

12441. Could you state with what portions of the present method of administrating the Poor Law your executive were dissatisfied?—Well, in round figures, in about 8,000,000*l.* raised for relief, 3,000,000*l.* are for expenditure on officials and other costs, and 5,000,000*l.* go to the poor. That is rather a larger proportion than what the executive, I can only speak for them, thought was just. That is one point, it is not economically administered. I think I have stated it rather under the proportion.

12442. What other point was there?—The question of the money, or the economical expenditure with regard to proper administration. It is just what has been indicated throughout the answers to these questions; and that is the similar treatment dealt out to the thrifty, thrifty all their lives, as is dealt out to the unthrifty. That is a point on which we feel very strongly.

Poor Law should recognise thrift.

12443. You, as a body, adopt that charge against the administration of the Poor Law?—Yes, we adopt it. I think we must accept that it is true generally, without considering cases of individual hardship, that generally speaking, and under the operations of the Local Government Board, there can be no distinction, and, unfortunately, there is no distinction made, except in very few instances. I know there are some, where a man, a member of a friendly society, has been thrifty and prudent the whole of his life, and has endeavoured to make provision for his later days, but, by some unforeseen misfortune, has been driven to ask for relief from the authorities. What we ask is, and what we should like to see brought about is, that there should be legally some method of dealing with him different to the vicious and unprincipled man who has never tried to save a halfpenny the whole of his life. At present the strict law is that he cannot be dealt with differently; we would like to see that altered.

Expenditure of rate for poor.

12444. I have before me a report of the Local Government Board for 1891–92, in which they give the expenditure of the large sum raised for the administration of the Poor Law for those two years. I will take the last year; it is an increase upon the former year; and I will give you the various items, in order that the same document may contain your statement and my comment. I find that the total sum was 8,643,318*l.*; that the in maintenance was 1,951,000*l.*; that the outdoor relief cost 2,400,000*l.*; that the maintenance of lunatics in hospitals and asylums and so forth was 1,284,000*l.*; that the workhouse and other loans repaid, and interest thereon (that is on building) amounted to 620,000*l.*; that the salaries and rations of officers, assistants, servants, and superannuation allowances was 1,452,000*l.*; and that other expenses of, or immediately connected with, relief amounted to 933,000*l.* So that you see, assuming the correctness of this Return, which there does not seem any reason to doubt, the sum spent upon salaries and rations of officers, &c., is under 1,500,000*l.*?—But with all due respect, my Lord, there is the cost of the buildings; if you compel in-door relief, you have to provide a place for them.

12445. I suppose you must admit there must always be very large provision for in-door relief?—It depends upon how you dissect that Return, my Lord, you will admit. I have taken the same figures; I have had the same report; and it has struck me that, by your putting down on one side what I would put down on the other, it might make an enormous difference. I rather think I am somewhat near the mark when I state that the 5,000,000*l.* and the 3,000,000*l.* is roughly about what it is.

12446. Is there anything that you would like to add to your evidence?—I do not know that there is, excepting that I may express here a very strong feeling which exists in the friendly society world, I am not speaking only of my own society, with regard to this matter of the better treatment of paupers. I may say that there was a Bill introduced into the House the other week in which specifically a certain additional benefit was to be given to them. Mr. Stockall, a member of this Commission, will know that the friendly societies expressly were neutral in the matter; they did not wish to ask Parliament to give their members special advantages, because the Bill only deals with members of friendly societies. We are conscious that there are other people in this world who are thrifty as well as members of friendly societies; and, therefore, we did not wish at all to be selfish, to support a Bill which was expressly intended to benefit only members of friendly societies. At the same time we are desirous that our thrifty people should be put on a level with others outside our ranks, and whatever is done for one should be done for the other. We do not ask that there should be any specific addition: we only ask that first of all, if members have to go in-door, at all events they should be classified, so to speak, as has been done, as I know, in the Sheffield union for instance, and that they should not be brought into contact with the others, whose lives have not been as theirs have been.

Paupers who have been thrifty should have better treatment.

12447. You are aware that the in-door patients include all those who are in the infirmaries, and I have no doubt, if you visited the infirmaries, you would find that every care is taken and every comfort given?—Yes, my Lord; I am speaking of those who are not in the infirmaries; I suppose in the workhouse there are a number who are not in the infirmary.

12448. Of course?—Exactly so. We certainly should like the Commission, at all events, to take that part into their consideration, because it is strongly desired by our friendly societies, and, a numerous section, I think, have shown their

Chairman—continued.

desire to help the aged poor themselves, and may fairly ask for some consideration for their aged members when they have to be dependent upon the Poor Law.

Mr. Hunter.

Equitable pension schemes.

12449. As I understand, your Court of Foresters are of opinion that no scheme of old age pensions which has yet been proposed is equitable?—That is the opinion of the council of the order; that is, the governing body. The High Court said that it would welcome any equitable scheme, only the council thought that no scheme, up to the present, was equitable.

12450. Would you be good enough to tell us what would be an equitable scheme?—I do not know; I am not interested in launching schemes of this sort; I would rather give an opinion on a scheme in existence.

Mr. Booth's logical.

12451. What do you say to Mr. Booth's scheme?—Well, that is equitable, because it is logical, although I differ as to the need of having it. Still, if there is to be a scheme, Mr. Booth's is the only logical scheme that I have seen.

Deferred annuities unpopular.

12452. As I understand, you despair of any success with your society providing superannuation allowances?—Despair of success in our superannuation allowance? Well, experience has shown that it has done nothing so far, although I do not know what may happen. The new scheme has not had an opportunity, yet, of being thoroughly understood by the order; but up to the present it has not been thoroughly understood, it is fair to say.

12453. What do you think is the reason why your members are so slow to make provision for old age?—The usual indifference of youth to the necessities of old age; it is the most difficult thing in the world to get a young man to believe in a deferred benefit, and the benefit is so deferred, beginning at 65, that it seems so distant a part of their lives; some think they will never reach that age; others, who never look at it in that light, think they can do very well without it. They are indifferent; I do not know why.

12454. On one point, then, you would be able to give us an opinion; and that is whether some difficulties which you encounter would not also be encountered by a scheme like Mr. Chamberlain's, which depends on voluntary contributions? Certainly; excepting that Mr. Chamberlain's scheme, as I know it now, offers an inducement, because under it it can be done cheaper than anybody else can do it. I mean the benefits can be had cheaper.

Attraction of State grant.

12455. Except the advantage of the 20 per cent. cheaper than yours, there is no difference between his scheme and yours, in so far as they provide attractions?—That is so.

12456. For a man to join?—Excepting, if you will allow me to say, there is the added qualification of the knowledge of the State going to add a certain amount; there is the advertisement derived from that fact. Anyhow, some people think everything is right that the State takes part in.

12457. Now, judging from your experience in that matter, do you think that, even with those advantages, any very large number of persons would be likely to avail themselves of such State-aided pensions?—Well, candidly, I do not think they would; I do not think there is the demand for pensions which some people think either in our societies or outside them.

Little demand for pensions.

12458. You mean, of course, what the economists call an effective demand; that is to say, a willingness to pay the price?—That is so; yes. If they required the pension they would pay the price; that is the view I take of it; in my journeyings throughout the country, and mixing with working people, as I have to do very much, I do not find that demand for the pensions.

Chairman.

12459. Do you see much outside of the members of your society?—Yes; it is my fortunate lot to have to address public meetings many times during the year, and we get outsiders as well as our own people to attend those meetings; in fact we invite outsiders.

Mr. Hunter.

Objection to State competing with friendly societies.

12460. Then the main point of your order's objection to that scheme is that it would enter into competition with you?—That is one.

12461. But inasmuch as you really have no old age pensions at all, how can such a scheme enter into competition with you. Is it not rather a field which is unoccupied by you?—Well, we fill the field a little more than Mr. Chamberlain, because we have three people who are paying for superannuation, and Mr. Chamberlain has not got any yet. We fill the field, I mean, relatively; excuse my putting it in that way.

12462. I mean, is the competition of those three persons what you rely upon as a reason?—No, but I may say that we are beginning now. I only put this to show that the pension business may spread. We are beginning now to open, in connection with our Order, courts in which every member pays for his superannuation as well as sickness and funeral.

Societies will soon agree to compel old age provision.

12463. Well, you understand I am not arguing with you; I really only desire to get your opinion?—Certainly.

12464. Do you think that, if nothing is done in the way in which Mr. Chamberlain suggests, and the question of provision for old age pensions is left entirely in the hands of the friendly societies, do you anticipate that there will be any large number of persons who will insure with you?—I think so, because I believe that in a very short time all the societies will agree; it may not be a question of a year or two, but very shortly the societies will all agree not to take members unless they pay for a superannuation allowance. That is our solution of the question.

12465. Would you put pressure upon them in that way?—We should not have them in the society unless they paid for a pension.

12466. Is there no difficulty in regard to the amount of contribution; if a man provides for sickness, and all that, is he also, as a rule, in a position to lay by money for old age pensions?—Well, at the younger ages the increase in the provision is so small that it would hardly be felt; and, as I very often put it, when working men, 30 years ago, could pay their contributions for sick and funeral benefits, surley in these days,

Working men can afford it if they begin young.

Mr. Hunter—continued.

when wages are much higher than they were 30 years ago, they can afford a few pence in addition to pay for their pensions.

12467. I quite agree if you can catch them young?—Well, we are trying to catch them young

12468. That might be done?—Yes.

12469. And your real opinion, then, is that if the matter is left to voluntary action you would be able to overtake the field?—We think that in course of time, just as we have built up huge membership in the sick and funeral benefits, so in time there will be built up a large membership for pensions; because if we make it compulsory they cannot get the other benefits without having their pension as well.

12470. Then is there not a very enormous number of persons who are not members of any friendly society?—There are, but they only ought to be if they are within the age.

12471. I do not know if you have given figures, but could you tell us what proportion of the male community is outside the operation of all friendly societies?—I could not, but I think the chief registrar estimated the membership of the friendly societies at about 7,500,000.

12472. Not for sickness pay, surely?—Sickness?

12473. No, not sickness?—Sickness and death.

Numbers insured for friendly societies sick benefits.

12474. Death, well, but that means funeral expenses; that is a very small matter; but how many persons are insured against sickness?—The difficulty is in knowing what the unregistered societies do, but so far as the registered societies are concerned, I should think, judging from the numbers represented at the Friendly Societies Conference in London in April, there were about 2,400,000 members there represented of societies that all give sick benefits, that there might be, perhaps, another million that were not represented; I take it at 3,500,000.

12475. That is a somewhat rough mode of ascertaining?—It is not a rough mode, so far as the 2,400,000 are concerned; those are absolute numbers.

12476. Those are quite clear?—Yes.

12477. What is the number of persons that you think reasonably ought to be in friendly societies?—I do not know. I am not such a statistician as to be able to say. I should say that the whole of the male adult population who work for their living ought to be; how many that is I am not prepared to say. I have not gone into those figures.

Mr. Stuart.

Foresters in London.

12478. About how many members to whom you have spoken are probably in London?—Of our society in London?

12479. Yes?—We have a membership in London of, probably, 100,000 members.

12480. Foresters?—Foresters; we have four districts: the London United, 93,000 members; the South London, with about 6,000; and the East London, with about 13,000, and the City of London with 500 members; and of course a number of these live out of London, and so we take 100,000 to be a fair estimate.

12481. Are the relations of the London district to the poor relief any different from the others?—No. I read two or three replies from the secretaries in London thereon, and they are opposed to the present system.

Mr. Stuart—continued.

12482. Opposed to the Poor Law system?—Yes, as at present administered.

Mr. Humphreys-Owen.

12483. Do you feel quite confident, Mr. Stead, that when you got no answer to your questions as to the discontent with existing Poor Law arrangements, that no answer meant that they were satisfied?—In all cases where we have written to ask why they did not reply, the answer has invariably been, "Because we have "nothing to report."

Position of district courts.

12484. Have you drawn the bonds now sufficiently tight between the central authority and the different courts to make sure that the circulars which are sent out to the different courts from the central body are properly attended to; are there not some courts still which hang very loosely on to the central organisation?—They do not hang loosely on the central body as a matter of organisation; but it is just possible that they may be very careless about answering the questions. But in this matter we have no power to make them answer them if they will not. You see it is not a matter of an object of the order, so we cannot enforce any law upon them; we can only trust to their good nature.

12485. You have the means of enforcing orders of court, if you wish to, on serious matters?—Yes.

12486. You could, if necessary, expel the court?—If these questions had been sent out by resolution of the high court, the governing body, any court refusing to give an answer could be either fined or suspended; but this being only the action of the executive, with no specific authority behind them, they could only leave it to take its course.

Subsidiary funds.

12487. Do you think, from your knowledge of the order, that you are quite safe in saying that no responsible man need lose his benefit in consequence of the existence of subsidiary funds; are there not a good many courts which have not got subsidiary funds?—Well, if there are courts that have not got these funds, they are breaking the law of the order. The general law of the order is that they must have them, and we enforce that law; and I think the instances where there is not a fund of that sort are remarkably few.

All can join if healthy and under 40.

12488. Have you any general idea of what class of persons are unable to avail themselves of the benefits of friendly societies?—I should think the only class are those who are not qualified, by reason of their ill-health, and those who are too old. We take them up to 40; and they must be healthy. There is no bar to prevent them joining the order, except want of disposition to do it.

No class too ill-paid to join.

12489. Could you quite safely say that there is no class of persons who are so ill-paid that they could not afford to join friendly societies?—No, sir, there is not a class which cannot. Some of our best courts are in the agricultural districts, where the wages are the lowest; some of our best courts are in Suffolk, Dorsetshire, Hampshire, and other places like those. I can speak of that from knowledge.

12490. You have not considered whether the real wages in those places may not be higher, in

Mr. Humphreys-Owen—continued.

fact, than the apparently larger wages in the large towns, because the expenses may be much smaller, and the indirect additions to income larger?—Exactly; but you only asked me as to the wages.

12491. I did; I said "real wages"?—But even then, taking the lower wages received by the agricultural labourer, suppose the advantages he gets bring his wages up to those of a town labourer; well, there is nothing to prevent him joining. I have found that some of our best courts—I mean financially; I am not speaking numerically—are in what are supposed to be the poorest districts.

12492. You have had a good many complaints of the conduct of boards of guardians in not taking into consideration the fact that a man has tried to provide for himself; have you considered that, if that were universally done, it would, in fact, amount to a subvention from the rates of benefit societies?—It would, indirectly.

Better rather than larger relief needed for friendly societies members;

12493. And then you would be in the same difficulty with regard to the boards of guardians that you feel with regard to Mr. Chamberlain's State scheme?—Yes, exactly; but the demand that we formulate is not so much for an increase in money as for better treatment; I mean treatment in the house. That is the demand that is formulated; I am not responsible for the answers that our secretaries have given. As I explained, we refrain from advocating or supporting that Bill specifically brought in to give members of friendly societies increased relief.

12494. Even then the fact that a broken-down member of a friendly society would be sure of more lenient treatment by the board of guardians would be, to that extent, subvention, because necessarily the better treatment would be more costly?—Well, the better treatment would be classification. It might be a little extra cost, but not that direct subvention of which we are so much afraid.

i.e. more classification.

12495. You would not regard better treatment, and more relaxed rules as to going in and out, so much?—It would cost a little more, and in that very minute fashion it would be a subvention, but it is not of that class that would bring the Government to interfere with our societies. That is the difference between our objection to a state grant to a pension fund worked through a society, or given to a member of a society; that would necessitate State interference. We are bound to admit that where State money is given there must be State management or State interference; but in the case of the workhouse, giving a man a better class of meat, that is not an interference that would be at all likely to bring the Government to interfere with us.

12496. You would not be very much afraid of it having, indirectly, a prejudical effect upon the clubs themselves?—No, I think not.

Courts complaining as to Poor Law administration.

12497. Would it be possible for you without very great labour to indicate, on the map which is published with the directory, the courts which are satisfied, and the courts which are dissatisfied with the administation of the Poor Law?—Well, so far as we have got them it would not be very difficult.

12498. Do you think you would have enough detailed information of that kind to be of value to the Commission, so that they might see where

Mr. Humphreys-Owen—continued.

the dissatisfied chiefly prevailed?—You see those inquiries went out in a way to many hundred districts, and from very many we have got returns. Those districts cover a considerable area. We should have to accept the answer as correct so far as that area was concerned; you are thinking more of the courts forming the district probably.

12499. Yes, I was?—Of course we could not do that.

12500. My idea was that possibly we could find something either in the industrial condition of the country, or in its density of population, or some feature of that kind, which might be connected with the satisfaction or dissatisfaction of its members with the Poor Law administration?—Possibly that might be so. Of course they do not tell us always what is the cause of it; I am only here to bring the fact before you that there are people who are dissatisfied.

12501. I only wanted to go a step further and see whether we could localise this dissatisfaction?—It can be localised. I have the information here; I will leave it in the Secretary's hands (*replies handed in*).

Mr. Loch.

12502. You have quoted the opinions of members of your courts; can you say whether they would have had much actual knowledge of Poor Law administration?—I apprehend that the answers were given after information had been collected; that is to say, that in the replies, where they refrained from giving information, it was simply because they had no knowledge of any circumstances, and the others, I feel, were given after the inquiry into the cases which they mentioned. That is what I gathered from the answers.

12503. But, heretofore, comparatively few friendly societies' men have actually served as guardians?—We have a good many who are on boards of guardians.

12504. In London?—Not in London; I am speaking of the country, chiefly.

More friendly societies members will be guardians with the lower qualification.

12505. And in the large towns?—Yes; but now, since the qualification has been reduced, that position will be more frequently filled by friendly society men, and is being, as a matter of policy.

12506. I understand that you ask, that no concession should be made to friendly society men that would not be made to other persons above 50 in regard to Poor Law relief?—Yes; I think you will see that if (supposing such a case could be) a person had preferred to be thrifty in a good co-operative society, or in a savings bank, and something had gone wrong, and all his provision had been swept away, I should say, it would be unfair to make a friendly society man (at least a person who had been in a friendly society) a grant of an additional half-crown a week, and not the other man; that is our feeling in the matter.

All thrifty on rates should have special treatment.

12507. If, therefore, this man has this half-crown a week provision, that he has made for himself without reference to a friendly society, all you ask is, that if it be not taken into account in his case, it ought not to be taken into account in yours?—We want them all treated alike; we want all thrifty people treated the same; I think

Mr. Loch—continued.

there is a fair distinction there. We do not want any exceptional privilege.

12508. Were any of the cases of complaint that you had specially brought before your notice, cases of complaint in which old people had suffered?—I think they are mostly old people, from what I can gather. It is not when they are young that they go to the parish; it is when they get into years.

12509. Are those 13,000 persons who are now above 65 years of age, a fair sample of the old age members of the future?—With regard to what?

12510. With regard to self-maintenance?—I could not speak for them. These 13,000 are spread all over the country; I have not the slightest knowledge of their position.

12511. But if, whether the pension fund be by way of State interference, or whether by way of adopting your own society's fund, these 13,000 are able to maintain themselves, may you conclude that, as the other generation grows up to old age, they will be able to maintain themselves, whether they join your fund or not?—Exactly; the conditions of life are getting better. I think the five hundred odd thousand show that our members are of a thrifty class.

Improved conditions of life.

Mr. Stuart.

12512. Do you attribute the small number of the members of friendly societies applying for Poor Law relief to the provision made in friendly societies being found sufficient, generally, to meet the needs of old age?—That is so; certainly.

Mr. Booth.

12513. I should like to know, with regard to this information, how it was collected from the districts; did the districts collect from each of the courts sending the forms; were they sent by proxy in that way?—The district sent them to the Courts. The form of questions was sent to the district secretaries with an intimation that if they desired to send a copy round to each of their courts in order that they might get the information, such copies would be supplied, and they were supplied; so that copies of these questions went to the courts concerned.

Mode of collection of the information as to feeling of Foresters.

12514. Went to every court?—Yes, so far as we know.

12515. Were the returns for five years in a block, or year by year for the five years?—All together, I think; in some instances dates were given, but they were all within the period of five years, and we did not dissect them any more.

12516. Would the knowledge of the officials be sufficient for five years?—I think so.

12517. Supposing the officials had changed?—The information would be derived, say, from the secretaries and the officers of the courts. I do not say the secretaries do not change very often, but they do not change every year. Really the experience is that the secretary is secretary for a number of years; I think there is sufficient knowledge amongst the officers to get this information.

12518. You think that the personal knowledge would be sufficient to go back safely for the five years?—I think so.

12519. Would the matter of their asking for relief be sure to be notorious?—Yes; that is just what it is in the country.

Mr. Booth—continued.

12520. So you feel in your own mind no doubt as to the validity of the basis, that a return of this sort is given from knowledge, sufficient knowledge?—I am prepared to accept it, because I was very much surprised to find it so large as it was. I thought there were fewer members who had to apply for relief; it surprised me on account of its largeness.

12521. Without supposing that they would make any return that was not intended to be perfectly correct, yet still it would be their wish to bring it out small?—Exactly so; if anything to minimise it.

12522. Where there is a tendency of that sort one needs to be perfectly sure; do you feel this perfect confidence?—I do; I was surprised to hear it was so large.

Mr. Stockall.

12523. The habit of visiting the members when sick, gives peculiar opportunity to know the position generally of the man who is sick?—Exactly.

12524. Therefore all his surroundings would be well known?—Yes, they would; and probably, more than that; in all societies the applying for relief, it ought not to be, but a little stigma attaches to it, and no member ever asks for parish relief without somebody knowing about it. We may take it almost as an absolute record that that is so.

Mr. Stuart.

12525. May I ask a question bearing on this; about what is the size, numerically, of one of your courts, roughly the size?—The average is about 148 in each court; they vary from 1,500 in one, down to, perhaps, 20 or 30 in the young ones; but the average is 148, or something of that sort.

Mr. Booth.

12526. You gave us a figure, that something under 3 per cent. (2⅞ per cent.) of the total number of members were over 65 years of age; roughly speaking I suppose that would be about 15,000?—Thirteen thousand, I think it is.

Number of members over 65,

12527. And you have said that it is with regard to the old, principally, that asking for relief is concerned?—Yes.

12528. So that the numbers which you have given to us, which I confess to me appear very small, but which to you appear large, at any rate must be taken as a proportion rather of 13,000 people than of 500,000 or 600,000?—I should think so. I have no absolute figure as to the ages of them, but I think our experience is that they would be of the older ages, those who apply for relief. Of course if necessary we could get the figures, but I think we could take it for granted that it is so.

include most seeking relief.

12529. These 500 or 600 people who have applied for relief are really, practically, a proportion of the old?—490, I think, is the number.

12530. 490 in England and Wales; and there is Scotland?—Of course you are taking the whole.

12531. Something over 500 it is?—Yes.

12532. And the 13,000 old people in the societies now are to a certain extent a selection;

Mr. Booth—continued.

that is to say people drop out to some extent as they go on in life through not having paid their subscriptions,—through being, in fact, unsatisfactory people?—Yes, the ratio is not so large after 40, as before 40. Forty is the limit. If a man were to go out of the society by reason of non-payment of his contributions up to the age of 39, he could join again without trouble up to 40; but after 40 he could not—it is impossible.

12533. Still, the fact that a man has not only joined the friendly society, but has remained in it till he has become old, is a guarantee of his character greater than can be spoken to for the other members?—Yes.

12534. So that they are to a certain extent, the cream as to character?—Yes, I should take it so.

12535. So that, after all, perhaps this number is a fairly considerable proportion of 13,000 more or less picked men out of what is already a selection of those who have joined the society?—I should hardly reckon the ratio as 90 per year out of 13,000, although we may assume that those who are receiving relief, or applying for it, are of the older ages; but not necessarily 65; they might be younger.

Numbers in the society in 1865.

12536. I should be glad to know if you have here, or could send us, what was the total number in the society 27 years ago?—I can tell you now. Beginning with 1865, and going to 1891, the figures covered the 27 years.

12537. Could you give me the number of members in 1865?—Yes; in England there were 272,393; in Ireland, 1,268; in Scotland, 2,064; and in Wales, 11,543.

Chairman.

12538. They have increased four fold in Wales?—Yes.

Mr. Booth.

12539. Is there any reason to suppose that the proportion of the old will not increase in the same ratio as the members of societies generally; I mean to say that so many years hence (we will say 30 years hence) the numbers of the old will be increased in proportion to the extent to which the society has increased up till now?—The society, since that particular date you have got, has rapidly increased. There is not another society that has increased from that date more than we have. It necessarily follows, of course, that among the members who have joined since 1865 there would be a large proportion of young members.

12540. But as they grow old they will yield as large a proportion of old people in all probability?—I think so.

12541. So that, 30 years hence, you will be dealing with a very much enlarged number of old?—Yes, that we must expect; that is the course of nature.

12542. With regard to the pension schemes, you were good enough to say that you did not consider the scheme with which my name was connected as inequitable, but the Resolution you quoted goes so far as to say that none of the schemes now before the public fulfil that condition of being equitable. The paragraph begins with the point that they cannot be considered equitable if they are based upon the condition and

"Equitable" pension schemes.

Mr. Booth—continued.

necessities of people unable to become members of friendly societies. That only excludes a system which would give an allowance to members of friendly societies and others on equal terms?—Yes; your scheme was not in our minds when that was written.

12543. Then, to turn to Mr. Chamberlain's scheme, is not his selection, so far as it selects, in the direction of selecting the thrifty?—But there is no selection, it is a voluntary act; the selection is on the part of the outsiders—those who choose to join it.

12543*. Quite so; and their joining it is, as far as it goes, a proof of thriftiness?—Well, unhealthy people would not pay for a pension, because they would not have the chance of living to get it the same as a healthy person; there is a selection in that way.

12544. But is there not also a selection in the direction of thrift when it is left to voluntary choice whether a man joins or not?—Certainly.

12545. So that in Mr. Chamberlain's case also—he is not here to take his own part—this point, at the beginning of this paragraph, "and we are "further of opinion that no State system or State-"aided system of old age pensions can be equit-"able which is to be based upon the conditions "and necessities of persons unable to become "members of friendly societies," does not apply to his scheme any more than to mine?—Excepting that that was written in view of the resolution of the High Court: "That this High Court will "welcome any equitable system of old age pen-"sions, which, without interference with friendly "societies, or their work, shall provide for the "large number of persons who are unable to "avail themselves of those institutions."

12546. My point is that Mr. Chamberlain's scheme is not inequitable on the point raised here?—Not on that sole point, but it is inequitable, in that it calls upon people to accept a scheme which is voluntary in its action, and which is to be subsidised by Government to the extent of 20 per cent. I have put it under correction. Of course, it is inequitable.

12546.* Excepting that members of friendly societies are just as eligible as anybody else?—Exactly so; we have nothing to say about his scheme, excepting that he asked our opinion about it, and, as I explained, our objection was to it linking us in any degree, however small, with the State, in order to keep away the idea of Government intervention at some future time.

12547. Not that it was inequitable in the sense of being inequitable towards the Foresters?—Not at all; it is not more inequitable to us than to anybody else. Our objection was on broad lines.

Mr. Pell.

12548. I think you have stated that there is no general desire, as far as you have been able to ascertain among the classes you have to deal with, for superannuation?—No, sir, I have not found it.

No desire for old age benefits.

12549. You would agree with me that the desire does not exist in any other class. Take your own case, or my case?—Well, I should not like to speak for any other order, but my experience is, that there is no particular demand

Mr. Pell—continued.

for it, and there will not be until the young people are educated up to the necessity for it.

Does not wish State stimulus.

12550. Do you think it desirable to endeavour to create that desire by any artificial stimulus in the way of State contribution?—I do not, sir; I would rather see it a natural growth.

12551. We have had your opinion, very distinctly given, as to the propriety of State aid from the Treasury. Are you adverse to assistance being given to your members by the local authorities from the rates?—As I said just now, a scheme to give our members, as members, an additional relief, we are not in favour of. We are not in favour of that Bill, which has been introduced in the House of Commons, by which members of friendly societies are to have something extra in money; we object to that.

Poor Law and friendly societies members.

12552. I am not quite clear, but I think you implied that there ought to be some discrimination on the part of those who distribute the Poor Law fund in favour of those who have been members of good societies?—Yes.

12553. If they applied?—When they go into the house; that they should not be herded with the people who have been vicious.

12554. I was not thinking so much of the house as of out-door relief?—Well, what we would ask for is a little more generous treatment; we are not asking you to give large sums of money, but what we want is for the boards of guardians to have some discretion in the matter, which they have not. If they use it, well they are breaking the rule.

12555. I am a very old guardian myself; was your view this: that if the sum the beneficiary would receive from his institution was inadequate for his support, as you think, it would be equitable for the board of guardians to increase that to such a sum as would make him comfortable?—Yes; I should think it is not inequitable to do that. Supposing guardians did not, it is only starvation for the man, and he still comes to them in the difficulty.

12556. That is your opinion, that the assistance the guardians would give would be supplementary?—Not to any undue extent; certainly not; within a reasonable extent.

Effect of out-relief on amount of pension.

12557. Do you not think that that would lead to a direct encouragement of clubs and societies giving very insufficient assistance in old age, upon the ground that if they did give insufficient aid, sufficiency would be made up out of the rates; might it not have that tendency; I only want your opinion?—Am I to assume that you mean that a society would give less sickness-pay to its members per week?

12558. Or less superannuation pay?—In order that the rest may be made up?

12559. Yes?—That could not be in our own society.

12560. I know it cannot?—Excuse my saying it, but what I wanted you to infer is this: that they would not reduce their benefits for any such purpose.

12561. What I wanted to get at was this: whether you thought that the favourable treatment that the members of your societies should receive from the hands of the guardians should be considered on the grounds of their not having sufficiently comfortable maintenance in old age, and that the rates ought, in those cases, to make it up to a comfortable maintenance, just because they have been meritorious people, the merit being proved by their having been for a long time members of your society?—That is not exactly as I should put it myself, because, where a family comes to want the guardians are bound to relieve them.

12562. The man has a just claim?—Exactly. Suppose a man with some children has got 5*s.* a week coming from his court—his society—that cannot keep them. Well, then, the guardians will be bound to supplement that in one of two ways: they may send him into the house, or they may give him and his family something to assist him with his 5*s.*

12563. Then am I to understand that if that man had been a member of your society you desire to see him treated with greater generosity, if I may say so, than if he had not been a member of your society?—Yes, I think he is entitled to some beneficial consideration.

12564. Then why send him to the Board of Guardians?—It would be the duty of the guardians to assist him outside.

Thrifty should have out-relief rather than workhouse.

12565. Are you not pre-supposing that Christianity is a farce, and that there is no neighbour to assist at all?—I know that the doctrine of indoor relief, of course, is pushed forward, in order to keep pauperism down; but I am under the impression that there is where a distinction might be made, in the case of a thrifty man; that instead of being sent into the House he should be relieved out; I do not say to any undue extent; and in doing that, perhaps it may be cheaper for the Guardians.

[Adjourned till Tuesday next, at Noon.

The Witness withdrew.

THIRTY-FIFTH DAY.

Tuesday, 11th July, 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

THE RIGHT HON. J. CHAMBERLAIN, M.P.
THE RIGHT HON. C. T. RITCHIE.
Sir HERBERT E. MAXWELL, BART, M.P.
Mr. J. J. HENLEY, C.B.
Mr. ALBERT PELL.
Mr. A. C. HUMPHREYS-OWEN.
Mr. C. S. LOCH.
Mr. JOSEPH ARCH, M.P.
Mr. CHARLES BOOTH.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

Mr. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

THE RIGHT HON. JOSEPH CHAMBERLAIN, M.P., a Member of the Commission; further Examined.

Sir Herbert Maxwell.

12566. I HAVE not had the advantage of hearing your statement, but I have read it with the greatest care, and I am also acquainted with the general outlines of the scheme, from having served on the same Parliamentary Committee with you; but there are one or two points on which I would be obliged if you would allow me to put a question or two. The first is on the question of the cost of administration. It seems to me that in the estimate that you have given it is rather under-estimated, unless you have information which does not appear on the question. As I understand it you think the cost will be met by the State giving 2½ per cent. on investments instead of 2¾ per cent., that the extra ¼ per cent. will cover management expenses?—Yes.

12567. May I ask how you arrive at that estimate?—The ¼ per cent., I believe, covers fully the expenditure on the savings banks accounts; I do not believe that this will be more costly than the keeping of the savings banks accounts. I have said in my examination-in-chief, I think, that I could not dogmatically say that ¼ per cent. would cover the expense in the event of the provision being made for infants and children. I admit that that would be rather a costly proceeding, and it is very difficult to say how costly it would be; but as regards the ordinary administration of the scheme, I do not think there is any doubt that ¼ per cent. would be quite sufficient.

Sir Herbert Maxwell—continued.

12568. Compared with that estimate of the proportionate cost of administration, the actual cost of administration in friendly societies and industrial societies is much greater, is it not?—In the collecting societies, of course, it is enormously greater; but there is no parallel between the two.

12569. Of course not; because the collectors get 20 or 25 per cent. of the sums?—Of the sums they receive.

12570. But even in ordinary friendly societies the cost of administration is much larger?—I have no doubt. I have not any figures upon the subject; but the nature of the friendly society administration is of necessity a great deal more costly. They have to deal with sickness; that involves careful inquiries and continual visits, and must of necessity be very much more expensive than the payment of an annuity after a fixed age.

12571. Then on the question of State interference—the implied State interference to a

Trade unions in relation to Case 3.

Sir Herbert Maxwell—continued.

greater or less degree with friendly societies and other voluntary institutions. I am speaking of the proposal in Case 3 of your scheme. I think by "other voluntary institutions" you indicated trades unions?—Yes.

12572. Have you made any inquiry of the officials of trades unions—of those conversant with their working—whether they would be prepared to make the necessary provision by separating superannuation from the other expenses of the union?—No; I explained that the question came really to a stop in consequence of the appointment of this Commission, and the proposals of the Parliamentary Committee have not been formally submitted to the leaders either of the trades unions or of the friendly societies.

12573. Such an arrangement would involve a complete departure from their present practice?—Quite; so far as, according to their present practice, their funds are all applicable to all the purposes of the trades unions—that is to say, to strike purposes as well as to benefit purposes. As you have raised the question, I would just like to say I think the trades unions would find it very much to their advantage to accept the offer, and to separate this one department in their work from the others. The benefit to them would be that they would get rid of all the very heavy responsibility for payments after 65. They have the same difficulty that the friendly societies have in distinguishing between old-age superannuations and purely sick-pay benefits; and it would be so great an advantage to them to say, "We close our transactions proper at 65, "and after that you must depend upon our "superannuation fund, which is a separate ac- "count," that I think they would be inclined to consider it favourably.

and friendly societies; question of solvency.

12574. In answer to Question 12231 you dealt with the probable attitude of friendly societies towards the suggestion: "It would clearly be a "great advantage to them if it were accompanied "by the guarantee which I am now suggesting "as a possibility—it would at once mark off the "great solvent societies." May I ask what you wish me to understand by "the great solvent "societies"?—I said, I think, the great solvent societies and those which have every prospect of becoming solvent.

12575. Or the societies which are certain to be solvent?—Yes. Of course I include in such societies the great orders of the Manchester Unity and the Foresters and the other large orders.

12576. Yes; but is there not rather a misapprehension involved in talking of the great solvent societies? Is it not the case that even in the Manchester Unity of Oddfellows it has appeared by the quinquennial valuations that many of the branches and lodges (I think I may say the majority of them) are not, strictly speaking, in a solvent condition?—There is, of course, a very large deficiency in the actuarial estimate both of the Foresters and of the Manchester Unity; but I myself do not entertain any doubt that that will be put right.

12577. No, I do not wish to express any doubt, but what I mean is, would you propose to extend this guarantee, or semi-guarantee, to societies which could not actually show a surplus of assets over liabilities?—If they kept the superannuation account distinct from the rest of their accounts there would be no difficulty whatever in giving a guarantee, provided the conditions that I have laid down were adhered to.

Sir Herbert Maxwell—continued.

12578. Quite so. Then would this superannuation account be a Unity account, or a branch and lodge account?—I think that might be left to the society itself to determine. It would not matter to the State whether they were dealing with the separate lodges or with one general superannuation account.

12579. No; I only wanted to make it clear what you meant by the great solvent societies. I think I understand. Now, to go back to Case 2?—I would add that what I think I had in view was rather these small village societies, which in so many cases are from the very commencement certain, at some time or another, to become insolvent; at all events, so far as their older members are concerned, the whole thing from the beginning is based upon an improper scale.

12580. Yes; but I think you heard Mr. Reuben Watson the other day saying that cases of bankruptcy had in the past been only too frequent, even in the Manchester Unity of Oddfellows?—I did not hear him; I daresay it is so.

Actuarial estimates of cost.

12581. In Question 12208 you speak of the actuarial calculations which you found it possible to enter upon in connection with this scheme, and you say that the actuary has been enabled to arrive, at all events, at what he believes to be a fairly accurate estimate of the cost?—Mr. Hunter was good enough to furnish some particulars which he had obtained from New Zealand, which have a very considerable bearing upon the calculation, and, with the help of the figures furnished by Mr. Hunter, the actuary has arrived at what he believes to be a fair estimate.

12582. Of course any legislation in this direction would have to be preceded by an extremely rigid and much more searching actuarial calculation than you found it possible to undertake?—Certainly.

Proposal as to present generation separate.

12583. Under this Case 2, have you considered how far the actuarial calculations are affected by the retrospective proposal under Case 3, namely, that means should be found to include those who are over 25 at the commencement of some such scheme?—That is not Case 3; that is not one of the three cases that I have spoken of; but it would be a case by itself; Case 4. Of course that would largely increase the cost.

12584. The retrospective proposal is entirely separate?—Entirely separate.

12585. From one, two, or three, as set forth in the evidence?—Entirely.

Provision for children under Case 2 not likely to effect size of families

12586. I did not gather that. Then, in the actuarial calculation is there not an unknown element to be taken into account; what I may call the prudential element. Suppose a man to be disposed to marry, would the consideration that his widow and children, in case his life failed, would be provided for by the State not tend to modify his intentions?—I imagine it would be an additional stimulus to make the insurance.

12587. No; but I mean would it not rather be a stimulus to marriage, the knowledge that he had made the insurance?—Well, I think the ordinary working-man would hardly be much

Sir Herbert Maxwell—continued.

affected by so indirect a stimulus as that. Your suggestion is, that he would consider that possibly he might die, and that was a reason why he should marry, in order that his widow and children might get a very small contribution in aid of their livelihood after his death.

12588. It is rather a delicate point that I am driving at; but it is one which I have no doubt your acquaintance with the working-classes must have brought under your notice. The number of children, the size of a man's family, is of course to a certain extent within his own control; how far would that control be qualified by the certainty that his children would be left provided for?—I do not think that a fine calculation of that kind would enter into the minds of the ordinary working-men.

12589. I have only one more question to put. It is connected with your answer to Question 12,290: "I have not said the system is at present too stringently administered. My statement was in answer to the argument, that if it "were too stringently administered there would "be no old age pauperism. I say if you turn "the screw once more you will produce an out-"break." I suppose by that you mean, if out-door relief were administered with greater stringency?—Yes. I think if on the whole and as a universal rule out-door relief were very stringently administered there would be a very powerful public agitation against the system.

12590. You are aware, are you not, that out-door relief is administered with great stringency under the Poor Law of Scotland?—Yes.

12591. And are you led to believe that the feeling against the administration is stronger in Scotland than it is in England?—I am really quite unable to speak as to Scotland. I know generally that the out-door relief is stringently administered, but I do not know what circumstances there are to explain the fact that there has been no very serious popular agitation on the subject.

12592. But do you think if out-door relief (to able-bodied poor) were prohibited in England it would produce serious disconcern?—I am perfectly certain of it.

Mr. Booth.

12593. Able-bodied poor?—That is not the question we were considering. We are considering old age poor entirely, and the popular grievance is much greater in the case of old age than in the case of able-bodied persons. I do not say that there would be the same feeling about the stringent administration in regard to able-bodied poor; but my point is that if you were to refuse out-door relief universally to old age paupers, I am perfectly certain that in England you would have an agitation of the most serious kind which might go much further than the mere question of old age relief.

Mr. Loch.

12594. Is it not much the same thing, in fact, whether a man receives relief out of the rates, which is called parochial relief, or relief partly out of taxation and partly out of rates, which may be called State relief?—No. In my opinion there is a very marked and a very clear difference. The idea of humiliation, of degradation, is inseparably connected with the administration of the Poor Law. Necessarily so, as I think, because the Poor Law must be in its nature deterrent. But there is no such feeling connected with the receipt of a pension which the man would be entitled to say he had earned for himself by contributions proportionate to the value of what he was to receive.

Mr. Loch—continued.

12595. Pardon me; but I think you are misapprehending my question; for I said, would it not be the same thing, in fact?—I do not think it is the same thing, in fact. One of the facts which we have to consider is the impression upon the mind of the recipient. At the present moment no man receives Poor Law relief without a certain loss of self-respect. If he has any self-respect when he begins to receive it, you have only to converse with the poor in this country to know with what horror, with what reasonable and righteous horror, many of them regard the application to the Poor Law.

12596. Undoubtedly. But if it were called by a different name?—If it were called by a different name; if it were administered under different circumstances; if, in fact, it were a State pension, and not Poor Law relief—I think the circumstances would be quite different. That is my point.

12597. But your scheme of State pension involves a contribution by the man himself?—Yes.

12598. Other schemes do not do so?—No.

12599. In the one case, under the present system, the man receives something valuable out of the pockets of his immediate neighbours, is that not so?—Not of his immediate neighbours, out of the State, to which he himself has already contributed.

12600. No; but under the present system a man who is unable to support himself receives support from his neighbours?—Do you mean charitable support?

12601. No; I mean under the Poor Law?—Through the Poor Law—from his fellow-ratepayers.

12602. From his fellow-ratepayers?—That is to say, from those who have been his fellow-ratepayers at the time that he himself was a ratepayer.

Mr. Broadhurst.

Lump earnings of labourers.

12603. When you were speaking about the haysell and corn harvest affording means for these payments, did you remember that these occasions are looked forward to for rent-paying and boot-bill paying by the labourers for their children?—Oh, I have no doubt they do that; but I think still the ordinary thrifty and intelligent labourer generally has a balance over which he might appropriate to such a purpose if he chose.

12604. I wanted to know whether that was in your mind?—Yes.

12605. One other question as to the question of personation that was under discussion. Would there be a greater protection in that respect, if protection is needed, were the pensions paid, as you did mention in your principal evidence, by town council or district council in the counties?—Yes. I think anything that would localise the administration would make personation more difficult; but I do not really think that personation is a serious danger.

Mr. Booth.

Cost of scheme; 5,000,000*l.* if all joined.

12606. With regard to the sum of about 5,000,000*l.* that you said the total contribution of the State might be, that is, I understand, an entirely hypothetical figure, an assumption?—No. It is an absolute figure upon the hypothetical assumption that every man and woman in the community adopted the scheme.

12607. That is to say, every man and woman as they reached the age of 24?—Yes.

12608. So that it is a sum arrived at in that way, of taking the total number of people at the age of 24, and if they all join, the liability of the State on their behalf would be this 5,000,000*l.*?—Yes.

12609. And, therefore, each year, assuming the same number of people to come to that age—each year the State would incur the same liability, year after year?—Yes.

12610. In the answer to Question 12202, you say that it would not be necessary that this sum should be actually lodged by officers of the Government; "it would be a question, of course, "of State book-keeping, but I take it for "granted that the State would allot every year "such a sum as would be sufficient at the age of "65 to produce an amount equivalent to what a "10*l.* deposit at 25 would produce." So that you contemplate the sum, whatever it may be, that represents the liability of the State, being gradually accumulated, and not necessarily deposited by the State in one sum?—Yes.

12611. But that would involve an increase of the total amount to be set aside by the State as years went on. You would begin with a smaller amount; the average amount would remain the same; you would end with a much larger amount?—That would be so.

12612. You cannot really get rid of any portion of this sum?—No. It is really a question of alternative methods of keeping the account, which would, of course, be ultimately decided by the Treasury. But it would make no difference in the actual cost to the nation.

12613. You would lose a certain amount of compound interest if you postpone the liability?—Yes.

Cases 1, 2, 3, will not affect aged for 40 years,

12614. Then it would go on year after year before any effect was produced on old age pauperism, for 40 years?—Yes.

12615. And then when the time of its fruition commenced it would only again be slowly, year by year, that it would produce its effect?—Yes.

12616. So that altogether, before you obtained the full effect of the expenditure, this continual expenditure, year by year, of 5,000,000*l.* on this assumption, would run on for from 40 to 65 years?—Yes.

12617. The first old-age pauper who would be saved the community by this scheme, if not made retrospective, would be a man who was 24 the year it came into operation, and would be 65 or 64 40 years afterwards?—Yes.

12618. So that actually there would be no saving at all, no saving that you could count upon, no reduction of old-age pauperism, for 40 years; and then year by year it would take 25 years before it covered the whole field, reaching men of 85?—Yes. You are aware, of course, the reduction would begin at once so far as the widows and children are concerned.

Mr. Booth—continued.

12619. I am quite aware. But dealing with the old age only, it would only begin to act in 40 years, and it would take 25 years more before it really operated to the extent of relieving old-age pauperism entirely?—It would operate very quickly from the commencement of its operation.

12620. It would operate quickly, no doubt, but theoretically it would need the full time to exhaust its operations?—Yes.

No Poo Law sa for age meanwh

12621. Well, then with regard to the saving of Poor Law expenditure on the old, there would then be no saving for 40 years?—No.

12622. You have no sum at all to set against the assumed 5,000,000*l.* of expenditure for 40 years?—Except, as I say, the reduction in regard to widows and children; and that is the reason why I assume that the Treasury would deal with the matter by deferred payments, so that, instead of 5,000,000*l.* the first year, they would spend a very much smaller sum. The sum would increase as the time approached when the Poor Law saving began to operate.

12623. But so far as the old people are concerned there would be no saving at all?—No.

though some indirec benefit.

12624. So that the money would be paid year by year without any immediate benefit?—Yes. Pardon me; any immediate direct benefit. That is, of course, the point to which your question applies. I should not say that there would be no indirect benefit even before the time that the pension became due; because it is my opinion that many people go to the Poor Law now because they are hopeless. They know they will have to go sooner or later, and under those circumstances they go sooner rather than later; but if they had the certainty of a pension and of being able to subsist without Poor Law relief after 65, I think they would endeavour to keep themselves away from it in the years immediately preceding 65; that is an indirect advantage, that is all.

12625. Yes, an indirect advantage; but an advantage which at least would not come forward until the time is approaching?—No; certainly.

12626. It would be a very considerable number of years; no doubt, when a man was within five years of his pension or 10 years of his pension, it would have an effect?—Yes; quite so.

12627. But for 30 years from the time of the passing of such an Act it could have no appreciable effect?—No.

12628. So that asking for any large sum of money for that sake would be asking for a payment from the National Exchequer, for which the return was very remote?—Yes, that is so.

12629. On the other hand, you assume, probably correctly, that by no means everyone would apply?—No, certainly not.

12630. But then on the other hand there is this to be said, that those who do apply would be those who are least likely to come upon the rates in their old age; would you agree to that?—I should not say "least likely." No; because I assume that none of those whom we call the well-to-do classes would apply for a pension at all. All those would be excluded; but of the working classes I should anticipate that it would be the better and more thrifty that would apply in the first instance.

12631. Taking your assumption, that one-third of the population are out of it, and do not

Mr. Booth—continued.

Scheme would not reach lowest at first.

apply, then after that one-third, those who did apply would be the cream, more or less—the best?—If one-tenth of the two-thirds applied, I should say it was rather the upper one-tenth, than the lower one-tenth.

12632. Quite so. So that with regard to the reduced number who might apply, the saving would be even more problematical, because after the lapse of the 35 or 40 years, it does not at all follow that any large number of them would in any case have come upon the Poor Law?—No; that is so.

12633. So that unless the scheme were very much more widely accepted, we might be left with very much the same old age poverty problem 40 years hence as now?—I do not quite think that, but I quite agree with the arithmetical part of your argument; all I think is that you are underestimating now the indirect benefit of such a scheme.

12634. But still you admit that the indirect effect would not come for 30 years; not come till people begin to be within mental reach of the age?—I have said, and I agree that no appreciable effect in the way of saving to the Poor Law, would arise for 30 years.

12635. Well then, is that a satisfactory outlook, or one for which the public would be content to vote a considerable sum of money, if no results are to come excepting with regard to the widows and sick; no results as regards old age can be anticipated for 30 years, and then only a little, and slowly acting until 40 or 50 years?—Yes; I have very little doubt myself that the House of Commons would vote some money for that purpose just in the same way as it voted money for education. It might have been represented then that it was a most unsatisfactory thing to vote 30,000*l.* a year, which at the very best would only educate a few of the children of the very upper of the working-classes, but it was an experiment and it was capable of infinite development. I put this forward in exactly the same spirit, try it; it is good as far as it goes, if it answers it will be capable of very large development in the future.

Comparison of education.

12636. But even if it is largely developed in the future the benefits are infinitely more remote than with regard to education. It is quite true that a sum of 30,000*l.* could have very little effect on education, but whatever children were educated were educated. It did effect an improvement at once so far as it went; you had so much education for your money. Whereas, my point is, in this case you would get nothing for your money for so long a period; a much longer period than I should have thought any one would have been content to look forward?—But you seem to assume that the benefit of the scheme does not arrive until a man is in receipt of his pension. I say it arises from the moment he is insured. I consider myself benefited by being insured against fire although I may not have a fire for a hundred years.

12637. In fact from the effect on his mind?—Yes, and from the security which it gives him. My belief is that there is a great popular desire to be insured against poverty in old age, and that in order to attain to that position of security the community would be quite willing to make some sacrifice, especially if the matter is presented to them in an experimental form. I do not believe that they would grant vast sums of money for it any more than they would have granted 10,000,000*l.* a year for education in the first instance.

Mr. Booth—continued.

Position of present aged.

12638. Then with respect to retrospective or interim action for those who are now old, do you think it almost impossible to meet that; you have not brought it forward?—I have not myself ventured to put forward any plan; it requires, in my opinion, further consideration. I think it would have to be considered.

12639. But you would admit that however important the indirect results which you speak of may be, the actual condition of the old people for half-a-century from now, is even more important?—In what sense is it more important? Assuming that there are 50,000 old people now, and 50,000 people who will be old 40 years hence, in what sense is the future of the last 50,000 of less importance than the future of the present 50,000?

12640. More important as a practical question because we are more closely interested in it?—It would certainly be a great advantage to the political force of any scheme to be able to point to it as dealing with an existing state of things.

Temporary provisions for these desirable.

12641. And on the other side, is it not a weakness if it does not deal with that; I admit that it has some effect on the lives of people before they become old, but it does not, as a matter of fact, deal with the actual old at all, to any great extent, for half-a-century?—I should certainly hope that if the scheme were adopted, there would be added to it provisions dealing with those who are now above the age of 25. All I have said is that the scheme of the Parliamentary Committee is not, in my opinion, worked out in sufficient detail or with sufficient knowledge behind it, to justify me in putting it forward as a definite scheme; but that some scheme would be required, I am perfectly prepared to agree to, and of course in the German system provision has been made.

12642. So that you would be prepared to face additional cost for the sake of dealing with those now over 25?—Yes, I would certainly.

Accumulation of funds.

12643. Another point: do you dread the accumulation, or think that there is any danger in the accumulation of large funds for such a purpose as this?—No, I do not think so; if there is any danger it would be altogether disposed of by making it a local affair; the amount would thus be divided.

Scheme does not make poverty test, and is not inquisitorial or penal.

12644. With regard to a question that Sir Herbert Maxwell asked with regard to the difference between Poor Law relief and pensions, would you not say that it was largely a question of whether poverty was made the test?—I do not propose in the scheme which I have supported before the Commission, that poverty should be a test.

12645. I know; and that is why I put it. It seems to me that your scheme is entirely free from that objection?—I think so.

12646. And I think, largely from that reason, that it is true that they do receive public money; but they do not receive it in a way which tends to make it a reflection upon their character?—That is one reason; but I would hardly say that it was the principal reason. If a man receives

Mr. Booth—continued.

Poor Law relief he has to go through an examination into his private affairs by officials; if he has to enter the house he has to submit to all kinds of conditions; restrictions upon his liberty; a deprivation of luxuries; all sorts of things which are in their nature penal. Nothing of that kind arises in connection with an old-age pension.

Mr. Stockall.

12647. Mr. Chamberlain, in your scheme, or rather the paper which you gave us, you said that you did not profess to give a complete solution, but only a contribution and a beginning. What is your idea of a complete solution?—A complete solution would be Mr. Booth's scheme, which provides everybody with a pension.

12648. In your paper you say that the movement must begin with the upper strata, and in time it will reach the poorest. I suppose you would gather that idea in some measure from the work which the friendly societies have accomplished?—I think it has been their experience.

12649. That they have travelled downwards from the upper strata of the working classes, and have now comprehended a large number of those who were of the lower class?—Yes, I think so.

12650. Do you consider it wise to interfere with that which has been voluntary on the part of the people themselves?—I should be very sorry to interfere in any way with voluntary thrift, and I should hope to stimulate it.

Relation of scheme to friendly societies.

12651. But would not your scheme, if adopted, sap a great deal of that which is now being endeavoured to be done by the friendly societies?—I think not.

12652. You are giving a pension to the subscriber for a great deal less than the friendly societies can do it; would not that have the effect?—No, it would not interfere with the work of the friendly societies, because the proposal is to enable the friendly societies to secure to their insurers a larger pension than they otherwise could do.

Thinks societies object to State control, not State aid.

12653. But the action of the friendly societies during this century has shown that their members desire to be quite free from any State or rate assistance?—I think it has shown that they desire to be free from any State control. I am not certain that they have shown any desire to be free from any State assistance.

12654. But supposing that it is the case that they are desirous of being free from any State assistance?—I could not admit that as a basis for an argument; I think the contrary is the case, that is to say, I have never seen a speech directed against State assistance, which did not give us the reason for the objection that it would infallibly lead to State control, and hence I conclude that the thing which they wish to guard against is State control.

12655. But a great number of the working classes object to any assistance from any outside person, or the State?—Do they object to free education?

12656. I do not compare free education with an actual money gift in this case, and I do not think the working classes do?—It is exactly the same thing, it appears to me. I cannot make any distinction. Their fees which they would otherwise pay are provided out of State or local grants. In this case a portion of the payments

Mr. Stockall—continued.

which they would make for pensions would be provided from the same source.

12657. But supposing the working classes are imbued with the idea, and with the view that they object to the assistance either from the State or from the rates, I suppose you would rather encourage that than propound such a scheme as this?—My experience of the working classes, which is tolerably large, does not lead me to believe that they would object at all to such assistance as I propose to give in this scheme; on the contrary, I am convinced that they would welcome it. There is at the present time no subject, I believe, that is more popular, and more capable of being made popular, than a proposal of old age pensions.

12658. But if the friendly societies were to express their opinion to the contrary, you would accept that, I suppose, as a statement from the working classes themselves?—I do not think they have committed themselves at present, and I would be sorry to commit myself beforehand.

12659. But supposing they did so, you would accept that as a statement from the working classes?—I should accept it as a statement from whatever body or organisation or official leaders it proceeded. I should not go beyond that.

No compulsion should be applied to societies

12660. Supposing legislation compelled all societies to provide a pension after 65, would not that effect the same ends which you have in view?—I should think it would be an intolerable interference with the societies.

12661. But supposing the societies willingly adopted or accepted such legislation?—That is a totally different question; your first question was, "Supposing they were compelled to do it." I could not approve of that under any circumstances.

12662. Supposing that from the societies themselves a motion towards obtaining such legislation emanated?—They would not want legislation for it; there is nothing to prevent the societies from providing voluntarily an old-age pension, and most of them have done so, I believe, have made the offer to their members.

12663. But the great objection that the friendly societies have, as you know, is the question of dealing with this old-age sickness pay. Now, if it were possible that no society should be allowed to pay old-age sickness pay till they had provided a pension, then I think the friendly societies would be induced to adopt a pension scheme?—If I understood that question, it is a suggestion that the friendly societies should be compelled to do by law what they ought to do without law, so that they should appear to be doing under compulsion what they ought to do voluntarily; I cannot follow the wisdom of that.

12664. If the desire of the societies is to secure that which you wish to obtain, namely, a pension for everybody belonging to them, I suppose you would agree to that?—But there is no earthly reason why they should not do it without legislation, there is nothing to prevent any society from saying that on and after a certain date they will refuse to pay sick pay after 65, and they would pay a pension of 5*s.* a week or 10*s.* a week.

12665. Excepting that they would, as against other societies, shut themselves out from obtaining new members?—That is a question of com-

Mr. Stockall—continued.

petition. If they wish to avoid the control and interference of the State they must take the consequences.

Mr. Loch.

Causes of pauperism in age not usually misconduct.

12666. You are inclined to argue, Mr. Chamlain, that the pauperism incurred from 60 or 65 upward is different to that which is incurred below those ages?—I do not think that I have said that. I referred to Mr. Booth's investigations, which seemed to show that in very many cases, in the large proportion of cases, persons who receive Poor Law relief after 65 have not received it in the years preceding 60. That appears to show that they have managed to keep themselves from the necessity of applying to the Poor Law authorities up to the age of 60.

12667. Did you not also convey the impression that the character of Poor Law so far was altered, that those ordinary difficulties, vices and so forth, which might affect pauperism at an earlier age did not affect old age pauperism?—If a man has been able to avoid application to the Poor Law for 60 years of his life, I do not think that he can be classed as improvident, or drunken, or idle, because in the remaining years of his life he is under the necessity of applying.

12668. But if he comes to the Poor Law between 60 and 65, owing to any of these causes which you have mentioned, it would be those causes which have led him?—Not necessarily.

12669. With what limitations, then?—Well, I think I pointed out that a man very often is driven to drink by misery. If a man is poor and hopeless, and helpless, he is very apt to spend what little money he has in getting forgetfulness of his misery. I do not call that man a drunkard in the same sense in which I should call a man a drunkard who has been drunken from the earliest age.

12670. And have you made any investigation, for instance, of these Birmingham cases that you referred to, with the view of ascertaining how far that would be the case?—No; I have made no special investigation into the cases in Birmingham.

12671. Take Mr. Booth's own cases, as recorded by him, have you investigated those to ascertain how far his evidence would hold upon that point?—No; I have been perfectly satisfied with Mr. Booth's investigation.

12672. But Mr. Booth's investigation is not touched upon from the point of view of causes. In your notes of evidence, I mean, cases of pauperism between 60 and 65, for instance, are not alluded to, and I think it is a question whether they would bear out the statement?—I would rather you examined Mr. Booth as to his figures, but I think that he shows very clearly by most careful, personal investigation, that in a vast number of cases drink is not the primary cause of pauperism.

12673. Mr. Booth himself has not analysed, so far as I know, the records I refer to, but I only referred to them because you referred to Mr. Booth in support of this particular proposition. The people who were to come to want between 60 and 65, would not, I understand, benefit by your scheme?—You mean that the pension would begin at 65.

12674. At 65?—Yes.

Mr. Loch—continued.

12675. Therefore that pauperism that exists, such as it may be, between 60 and 65 would still continue?—That does not follow.

12676. What do you think would limit it?—The hope of being able to keep themselves free after 65 would be a great stimulus to them to keep themselves free before 65.

12677. Have we any evidence that would lead up to that?—We have not a State pension fund at present.

12678. Have we any other kindred evidence, anything that would throw light upon it?—We have our general knowledge of human nature, I think.

12679. Do we know it in connection with the friendly societies?—You must ask Mr. Stockall.

12680. I wanted you to support your own proposition?—I cannot give you evidence about other persons' work.

Poor Law administration.

12681. Do you consider that at present the Poor Law system is one which to use your phrase penalises poverty?—It is intended to be deterrent, that is professedly its object.

12682. But suppose we went back as far as possible to meet what you say here, "unless "steps are taken to convince the electorate that "no unnecessary harshness obtains," would it follow that that was impossible, and that if that were done, no pension scheme would be necessary?—I think it very often has to be done in particular districts; and where a good case can be made out, the common sense of the people I think will support the administration of the law.

12683. And if that were general, would there be, so far as this particular point goes, any ground for your scheme?—I do not see how it touches my scheme.

—12684. I understood that the agitation that there is, or would be likely to be, was one great inducement to your scheme, and I am taking your own words, I think, that the agitation so far as it was *bonâ fide* could be met possibly by showing that there was no unnecessary harshness, and that, therefore, it would follow that, that feeling of grievance being removed, the necessity for your scheme itself would be removed so far?—It would be one means of showing that there is no unnecessary harshness, of showing that everything has been done which could be done, to put forward a scheme of this kind

12685. I understood you to refer to the principles of the Poor Law as it now stood, in your note that "dangerous Parliamentary agitation, "which might break down the principles of "the Poor Law, is certain, unless steps are taken "to convince the electorate that no unnecessary "harshness obtains." I understood that to refer to the present state of things?—We have had evidence of what I call a dangerous agitation against the administration of the Poor Law in particular districts, and I have known in my own experience again and again, cases in which if it had not been promptly met, the agitation might have become dangerous in particular localities.

12686. Then you do not look forward to its being possible so to manage the existing Poor Law, that the ground of grievance can be removed?—The ground of agitation you mean.

12687. The ground of grievance, yes?—Well, of course, if you were to have a wide-spread system of out-door relief, which gave universally

Mr. Loch—continued.

5*s.* a week to every old person, there would be no agitation against that on the part of the poor, therefore, to answer your question, if you administer the Poor Law in that sense, certainly there would be no agitation from that quarter.

12688. Nothing short of what you yourself would call a maladministration of the Poor Law would insure the removal of unnecessary harshness?—I think I have pointed to cases where the Poor Law has been very stringently administered indeed, and where at the same time there has been no agitation, but then at the same time that has always been accompanied by personal work of a very exceptional kind, such as you cannot count upon universally throughout the country.

May be locally adequate with personal effort, but will not generally meet old age problem.

12689. And you absolutely set that aside as a method of progress, the gradual abolition?—As a universal rule.

12690. But even as a method of continuous progress?—I am very glad to see it wherever men are found with the talents and the self-sacrifice to carry out such a work as that of Mr. Bland Garland, but I do not expect to find a man of that kind at all times, and in every union.

12691. So that even though that method might extend, you would not be content to in any way rely upon it?—Certainly not; I do not think it is likely to happen. I think it will always be the exception, and not the rule.

12692. And that in the face of a very large reduction in the amount of pauperism quite apart from Mr. Bland Garland's efforts?—There is a reduction in pauperism, but I do not quite understand; what result do you draw?

12693. I mean quite apart from what had gone on in Berkshire; there has been in many other counties a very great improvement?—Yes.

12694. I want to know whether you set aside even that improvement, which is a lesser improvement than there may have been under Mr. Bland Garland's scheme; or would you say that any form of improvement such as we have made has to be set aside as an impossible method of meeting the difficulty?—No form of improvement, and no rate of improvement, of which we have had any experience is likely to settle the old age question in any reasonable time; consequently, I think alternative methods should be found.

12695. Therefore, you absolutely set aside a good administration as a method, so far as old age is concerned?—As a solution, certainly.

Effect of scheme on able-bodied pauperism.

12696. Another argument you use, that popular sentiment is strongest in the case of old age pauperism, "and hence, any well considered "scheme of old age pensions will go far to "strengthen the hands of Poor Law authorities "in dealing stringently with able-bodied;" but is not the able-bodied pauperism of the country at what one might almost say its lowest ebb, have we not already dealt with it?—I think in some counties there is a good deal of able-bodied pauperism as well.

12697. But taking the country as a whole, it would surely be accepted to be extremely small?—In Wiltshire and Dorset, if I am not mistaken, there is a good deal of able-bodied pauperism.

Mr. Loch—continued.

12698. Therefore your remark would apply, not to the country at large, but to one or two districts?—I have seen it strongly urged that all out-door relief to able-bodied paupers should be abolished by law. Undoubtedly a well-considered scheme of old-age pensions would largely assist persons who desire to see such an alteration of the law.

12699. And would you be prepared to put that into the same Act, so to speak, in which the other was included?—As a matter of Parliamentary strategy, I rather think it is unwise to burden an Act with too many provisions.

12700. Next, with regard to the friendly societies, the evidence goes to show that men who belong to them, at any rate, with very few exceptions, avoid coming on the Poor Law; would not your system at once bring a class who have hitherto managed to escape any contact with the Poor Law upon the State for partial maintenance?—They would be assisted by the State.

15*l.* actuarial estimate of average aid in case 2.

12701. But the assistance would be very large, would it not, in, for instance, your second case, where relief is given to widows?—No; in that case it is confined to a sum of 15*l.* for each insurer. That is the total assistance in addition to their payments.

12702. The children would have allowances of 2*s.* per head up to the age of 12, would they not?—They would have allowances up to the age of 12, provided that the total allowances did not exceed 12*s.* a week. That is calculated, of course, as the average, and it is all met by the 15*l.* grant from the State.

12703. But would 15*l.* cover it?—So the actuary says.

12704. The widow herself gets 6*l.* 10*s.*?—I think you will find it impossible to carry out an actuarial calculation by means of examination. I should be most happy to hand you the actuarial report if you would like to see it, but I rely entirely upon the authority of the report.

12705. I would only ask, upon that point, 15*l.* is the maximum expenditure in the case?—Yes.

12706. Inclusive of every charge, widows and all?—No, pardon me, in that case the total cost would be a little more; the insurance is calculated on the average cost; it would not be in every case 15*l.*; one man may die without leaving a widow and children; in that case the payment is much less than in the case of a man who dies leaving a widow and leaving children.

12707. Then in the case of an early death the amount paid by the State to the widow and children would be very large?—Yes, it would be.

12708. In that case there would be a cost thrown on the State beyond the payment of 15*l.*?—Yes; but that is the same in all insurances, where one insurer pays for the others.

12709. Are we to understand that this 15*l.* represents your actual insurance based on actuarial conditions?—Yes.

Mr. Booth.

12710. The State's part of it?—The State's part of it; of course the man pays his separately.

Mr. Loch.

12711. That is the State's part of it, added to the private payments which make up the total?—Yes.

Friendly societies not likely to meet old age problem unaided.

12712. I think, in reply to Mr. Booth, you have said that in the main, until after the lapse of 40 years, it will not be possible to get the full benefit, at any rate, of the scheme you propose; but in the course of 40 years, progressing as they now are doing, is it not possible for the friendly societies to do what you desire?—I don't think so, without additional stimulus. Their past experience has not been encouraging in regard to old-age pensions, of course.

12713. That is to say, with regard to an overt and obvious provision for old age?—Yes.

12714. But if, by hook or by crook, they extend and escape old-age pauperism, is not your end gained?—Certainly; if they give the equivalent of a pension in the shape of sick pay, it comes to the same thing.

12715. And, therefore, in 40 years, comparing their progress with the last 40 years, is it not likely that they would be able to meet those larger claims as they grow stronger?—I don't think so.

12716. Not even judging from the growth of friendly societies in agricultural districts?—No.

Extent of probable Poor Law saving.

12717. Then, with regard to the 3,000,000*l.* which is supposed to be saved from the Poor Law, would it not be possible—I don't want to go into any detail—would it not be possible to give the data for that on the same actuarial lines?—I gave it in evidence. Mr. Booth shows, and we know, that the total cost of indoor pauperism is about 3,000,000*l.* Well, you have got to add to that the savings of widows and children; roughly, I assume that 2,000,000*l.* is saved on the purely old-age pauperism, and 1,000,000*l.* on the widows and children, and that is how I got my estimate.

12718. Can you expect any large reduction in indoor relief?—I expect 2,000,000*l.*

Mr. Booth.

12719. Indoor and out?—Indoor and out.

Mr. Loch.

12720. I want indoor only?—Yes, I think considerable, certainly.

12721. But the bulk of indoor relief is due to various causes, but all causes seem to make the person very dependent upon others; is it anything more than hypothesis?—Against that you have to set the evidence which has been given to us of the great rarity of cases where people who have had anything of pension provided for them have come upon the Poor Law; they are kept out by their relatives in that case.

12722. In that case all the widows and children—the children after 12—would still be dependent and would have to revert to the Poor Law?—The children after 12 would be able to work for themselves.

12723. Could they at 12?—Certainly; that is the half-time age.

12724. And the widows would not necessarily be provided for; they might revert again to the Poor Law?—They might, but a young woman can generally earn her own livelihood.

12725. But in later life there would be widowhood in the same way?—Then there would not be young children.

Mr. Loch—continued.

12726. No; but the sum you give is only a sum for a certain period and then it stops?—Yes.

12727. That is to say 26 weeks?—Of course I do not pretend that in every single case, every widow and every child would be kept from the Poor Law, but to the extent of the assistance it would have that tendency.

12728. That made it so difficult to come to your conclusions that so much would be saved. I went through the various headings as given us by the Local Government Board as types of relief, and it seemed to be very difficult, in regard to great classes of those relieved, to exclude them all by such a method as you propose. Do you look forward if this plan of yours were adopted, to a very large charge coming on the community not unlike that which Mr. Booth has advocated?—I never look forward so far as that.

12729. It might?—It must be taken on its merit as it stands; every one can speculate for himself as to what development it will have. Only this is clear, no great development will come unless the scheme is essentially a success.

12730. One object that you had for this insurance was to secure subsequent payments and prevent secession?—That was for the deposit.

Advantage of juvenile subscriptions.

12731. Would not that be equally secured, as it is all voluntary, by the juvenile society taking this up and working on those lines of the deposit for old age?—I have said that it would be very desirable if the commencement of the subscriptions was earlier.

12732. Then if that were so it would meet a good deal of the difficulty so far as friendly societies were concerned?—Why?

12733. Because the deposit being made quite early would produce some of the same results as you propose. I understood that Mr. Sutton and Mr. Brabrook were both of opinion that a comparatively small sum, of which the payment should be early, would lead to what you desire, and would lead also to an insurance for old age on the simplest terms?—Certainly a very small subscription at three years of age or five years of age, would be sufficient to provide all that we want.

12734. Then if that were generally adopted by the friendly societies would you be satisfied?—I should still require the assistance of the State.

12735. You do not think it would be enough by itself?—No, certainly not. All the arguments that I have used in favour of the assistance would apply just as much to that as to any other.

12736. You mean without the temptation so to speak of the extra half-crown or the 5*s.*; you do not think the people would do it?—No, precisely.

Mr. Humphreys-Owen.

Provision as to lapses.

12737. Do you know whether your actuary has considered the question of lapses?—Yes; but he has thrown anything that might result, any gain that might arise from lapses, with the cost of administration; he has put it into the cost of administration. He had no facts which would enable him to estimate the amount of lapses that would be likely to take place, and therefore he has passed it over.

Mr. Humphreys-Owen—continued.

12738. And your Committee did not feel any apprehension lest the scheme might become unpopular in consequence of there being a very large amount of lapses, and therefore an undue profit made by the State?—There could not be much profit made by the State under our system, because in the event of lapses we are very generous towards the lapsing insurer. We allow him to recover himself at any time up to two years.

12739. Do you think that is practically much use; of course, you know much better than I do how difficult it is for a workman to keep money; it burns a hole in his pocket very much; he would have to pay a lump sum at the end of two years; do you think he would be very likely to provide it?—I am afraid in some cases there would be lapses in a long contribution of this kind.

12740. So far as it goes, that is the best thing that can be thought of?—I think that really we have gone as far as we could safely do in the direction of making it easy to recover lapses. There must be, as I explained in my evidence, some deterrent force, otherwise the lapses would be universal.

Good work of friendly societies.

12741. Do you not think you have been a little hard on the friendly societies. I see here in Mr. Reuben Watson's evidence that it was not until 1853 that even a step was made by the Manchester Unity towards adopting the graduated table, and it was not till 1864 that Mr. Ratcliffe prepared his properly graduated tables. You see that is only 30 years ago; less by 10 years than your scheme would take to come into operation, and now we have the order very rapidly progressing towards actuarial soundness?—You began by saying, "Have you "not been hard?" What did I say that was hard?

12742. You seemed very despondent about their power to meet the old-age pauperism, and my argument is that they have been so successful in attaining actuarial soundness during the generation which has passed that they might be expected to be equally successful in the next generation, which is 10 years less than the time your scheme would take in improving them?—I must, in the first place, make it perfectly clear that I have not criticised unfavourably in any shape or form the action of the friendly societies. I have the greatest admiration for them, and I have not a single word to say against them, therefore I have not been hard upon them. The only thing I have said in regard to this is that I do not think that without assistance they will be able to induce their subscribers to make this provision in any reasonable time. They have, I think, offered very liberal terms again and again to their subscribers, but in the majority of instances with very small result. That is not their fault at all, and it certainly is not the fault of those who are responsible for the management. They have done everything that they possibly can.

12743. Quite so; so that we are really agreed upon the point that the friendly societies offers are very trustworthy, and also we may be very hopeful about their having a good result?—Oh, I am convinced that not only have they been most useful in the past, but that they are likely to be increasingly useful every day. I want to co-operate with them. I am not in the slightest degree suggesting any kind of competition or opposition to them.

12744. I am only an honorary member of friendly societies, therefore I may say things that possibly they would not, but my suggestion would be that they would be sufficient to cope with the mischief without the very large scheme of State support which the Parliamentary Committee propose. Now, here Mr. Stead, Secretary to the Foresters, says, in answer to a question, "Could you quite safely say that "there is no class of persons who are so ill-paid "that they could not afford to join friendly "societies?" "No, sir, there is not a class "which cannot. Some of our best courts are in "the agricultural districts, where the wages are "the lowest. I believe that in a very short "time all the societies will agree; it may not "be a question of a year or two, but very shortly "the societies will all agree not to take members "unless they pay for a superannuation allow-"ance"?—They have not done it yet, and Mr. Stockall seems to suggest that they could not do it without a compulsory law which would relieve the societies that did it from competition from other societies.

But they have not met old age problem.

12745. You said something, I think, to the effect that the substantial objection in all cases to State subsidy was the State control?—Yes.

Their objection is to State control.

12746. Well, I think that possibly is put a little too absolutely. Here is what the High Chief Ranger of Foresters said a little time ago: "Ours is a great economic organisation for "provident insurance against certain contin-"gencies, but it is much more. It is a friendly, "humanising, and teaching influence in the lives "of the people, producing constant activity for "good. May it never cease to be so. During "the past 50 years the progress and improve-"ment of the working classes has been most "marked. This period is contemporaneous with "the rapid growth of ours and similar societies, "and I claim that their work has had no small "share in producing the general good result. "The Order provides for the insurance of its "700,000 members; it provides as well for their "kindly intercourse one with another on honour-"able and sympathetic principles. Payment is "made to 25,000 sick brethren week by week; "in nearly every instance this is accompanied by "visitation of the sick and afflicted, and by the "consolation that springs from the knowledge of "sympathy in the hour of trouble. Further "developments growing out of the more imme-"diate work are benevolent gifts to our members "and their families in the hour of need, the "provision of skilled medical attendance on "principles of provident insurance, a fuller "recognition of our duty to the great medical "charities of the country, and latest of all the "formation of convalescent homes as havens of "rest in the critical period of convalescence. "Again, in our 4,000 branches 40,000 officers are "learning lessons of that self-respect which "grows from the respect of others, are being "imperceptibly but surely taught, by enforcing "necessary rules and regulations, the reasons for "obedience to those broader principles of law "and order which are essential in civilised com-"munities." Have you not put your statement

Mr. *Humphreys-Owen*—continued.

a little too absolutely that the objection of the great orders to State subsidy was always based upon the apprehension of State interference?—There is nothing whatever in the words that you have just read that is inconsistent with my statement. That is a speech by the High Ranger in favour of the principles of Forestry, but he does not say a single word about his objection to State assistance if unaccompanied by State control.

12747. May I go on a little further; "If it "be proposed to create a State subsidy, open to "all, then the plan is one for the replacement of "individual effort by State aid without any "need for it in the great majority of cases. If, "on the other hand, unsolicited assistance is to "be given to certain classes of the community, a "distinction will be made invidious to those "included, and unjust to many of those ex-"cluded, which may go far to supersede the "teachings of our societies as to the indepen-"dence and equality of men"?—I have no criti-cism to offer upon that, but I do not see that it is the least inconsistent with my firm conviction that, in every case, the prejudice against State assistance has been due to the fear of State con-trol.

12748. They are two independent arguments; it does not necessarily follow that because a man uses two independent arguments, each of the arguments may not influence him?—If you had the High Ranger here he would explain exactly what he thought. I could not say.

Mr. Ritchie.

Temporary provision for persons now over 25 desir-able but costly.

12749. Do you think you attach quite suffi-cient importance, Mr. Chamberlain, to the fact that your scheme, although being paid for by the present generation, will not come into practice really until a future generation arises?—Well, of course, if there were connected with the scheme an arrangement for dealing with the old age as it at present exists, and for the persons who are over 25 and gradually becoming old, that objec-tion would be removed, but of course it would be more costly.

12750. But do you not think that that is absolutely necessary? I mean taking the case of working-men who are over 25 now and who would not come under the operation of your pro-posal as you define it; they would be called upon to pay either in meal or in malt for a benefit to be conferred upon others, but which certainly never would be conferred upon them?—Certainly, unless these temporary provisions were intro-duced.

12751. But I mean, taking your scheme by itself, do you not think that it is one which could not really very well be proposed without some supplementary scheme to embrace those who now contribute?—I think so.

12752. Have you made any calculation as to what increase in the cost would be likely to be entailed by making the provision applicable to all?—Yes; I did have some calcu-lations made, but it so entirely depends upon what the provision is, and I am so little able at the present time to say what the provision should be, that I would not like to commit myself to any calculation.

12753. Do you not think you would really, if you wanted to remove all feeling of grievance,

Mr. Ritchie—continued.

have to allow those who are called upon to pay all to receive also in cases of necessity?—You see you might, of course, give to every one, whatever his age, the same advantage or the equivalent advantage of the 15*l.* State contribution upon condition that he made up the whole of the rest of the sum required to give him a pension of 5*s.* a week at 65. If you did that the result would be that persons who are now in middle life, or very nearly approaching old age, would have to make so large a contribution that it would be beyond their means, and if, therefore, you are to do anything for them prac-tically, you must be more generous in the case of the living persons who are over 25 than you pro-pose to be in the case of persons under 25, and the cost, therefore, of the temporary provision would be much larger in proportion than the cost of the future provisions. All that has to be considered; and I have said, in answer to a question, that I think myself that in any scheme of this kind it would be desirable to deal liberally with existing lives over 25.

12754. Would you be prepared to advocate your scheme regardless of cost?—No.

Scheme should be started on a surplus, not by new taxation.

12755. I mean it would form an element in your judgment, a very important element?—A most important element. I do not con-template, in regard to my scheme, the levying of additional taxation; that is to say, if I were myself bringing it forward I should wait, as was done in the case of free education, until some time when there was a surplus, and I should propose to apply the surplus for this purpose. Well, a surplus in this country may be something which may range from 500,000*l.*, to 2,000,000*l.*, but one does not anticipate a surplus which in any case would go beyond that.

12756. You could not ask those interested to accept a scheme which depended entirely upon there being surpluses, would you?—I mean the law would be passed at a time when there was a surplus, just as free education was.

12757. You would wait until there was a surplus?—I should be inclined to wait, I may say, speaking for myself personally, if I were responsible for it. I think the country might well wait until its prosperity was such that it might act without the necessity of imposing new taxa-tion *ad hoc*.

12758. But then would you contemplate a surplus arising in respect of contributions which were only put on; which it was hoped when they were put on were of a temporary character; take, for instance, the case of a penny or twopence put upon the income tax in order to turn a deficit into a surplus, when in its payment this additional penny or twopence created a surplus would you take that?—You must not, I think, press me too far as to what I should do if I were Chancellor of the Exchequer. Why I referred to it was this; I contemplate as a possibility the allotment of a sum which might at the outside amount to 2,000,000*l.* a year. I do not think that any practical statesman would be able to contemplate a larger expenditure than that.

Mr. Pell.

12759. Might we know whether that is to be from the Exchequer and the rates together, or

Mr. Pell—continued.

only from the Exchequer?—I was thinking of a total.

12760. The two?—Yes.

Mr. Ritchie.

Extent to which out-door relief meets the need: amounts often too small.

12761. Now, with regard to the present treatment of people over 65, it is a fact, I think, that in the country unions generally, old people are not compelled to come into the workhouse at all?—No.

12762. And they really get out-door relief, which is to a certain extent an annuity, of course open to the disadvantage that it carries with it certain disabilities, but still so far as the aged out-door poor in the country are concerned, they really are very much in the position that you desire to put all aged poor in?—Except that the annuity paid to them is smaller, and that it is receivable plus the humiliation which goes with it.

12763. As you are aware, there is really no limitation by law?—No.

12764. As to the amount which guardians can give?—No, but there is in practice.

Mr. Ritchie—continued.

12765. There is in practice, no doubt; that might, possibly, be remedied by administration; it is not the fault of the law, it is the fault of administration?—Yes.

12766. In towns, where, of course, there is a larger number of aged poor in the workhouses, the proportion of aged poor that are in the workhouses is not so great as those who are relieved outside?—Of course it varies very much, but that is so in many cases.

Many aged better in workhouse without special care outside.

12767. I think it may be taken that the large majority of the aged poor, even in towns, are relieved outside the workhouse. Are not a great many of the aged poor inside the workhouse very much better inside the workhouse. They are old, and they are sick and ailing, unable to help themselves. Would they not be really better in a well-administered workhouse than they would dragging out a weary existence on 5*s.* a week outside?—Unless they were carefully and kindly treated outside, they are, no doubt, better in the workhouse.

Adjourned till To-morrow at Noon.

THIRTY-SIXTH DAY.

Wednesday, 12th July 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
Sir HERBERT E. MAXWELL, BART., M.P.
Mr. J. J. HENLEY, C.B
Mr. ALBERT PELL.
Mr. W. A. HUNTER, M.P.
Mr. JAMES STUART, M.P.
Mr. A. C. HUMPHREYS-OWEN.
Mr. C. S. LOCH.
Mr. JOSEPH ARCH, M.P.
Mr. CHARLES BOOTH.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

Mr. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

THE REV. WILLIAM LEWERY BLACKLEY, Vicar of St. James-the-Less, Westminster, called in; and Examined.

Chairman.

12768. YOU are a canon of Westminster?—Honorary canon of Westminster.

12769. And you have for many years taken an active interest in the subject which is now occupying the attention of this Commission?—Yes, my Lord.

Chairman—continued.

12770. In what year did you first publish your views?—My first publication on the subject was in November 1878, 15 years ago.

Witness before Select Committee on National Insurance.

12771. In 1885 you were, I think, examined at considerable length by the Committee of the House of Commons that sat upon the question of

Chairman—continued.

National Insurance?—Yes, my Lord. I gave evidence before that Committee.

12772. That was eight years ago?—The last, or, I should say, the conclusion, of the inquiry was eight years ago.

12773. And since then various schemes, having in view the same objects as yours, have been put before the public?—Well, having in view some of the same objects as mine.

12774. I have had an opportunity of reading your evidence before the Committee of the House of Commons, as I suppose many other members of the Commission have had, but, perhaps, you will be good enough to give a brief statement of your scheme as then submitted to the Committee, and the modifications which it has since received?—In the year 1878 I published a proposal for the prevention of pauperism by means of a national compulsory insurance, by requiring all young persons from the age of 18 to 21 to contribute to a fund, State-collected and State-secured, a sufficient amount to entitle each contributor, when physically unable to earn wages, to a weekly sick pay of 8*s.* and to an old age pension of 4*s.* per week. It is obvious that, had such a measure been passed, no contributor to such a fund could have become qualified for pauper relief. The Poor Law, continuing its ordinary functions, would have still made the provision it does now for persons too old to be called upon to pay, but the contributors to the new fund could never be qualified by destitution to require or receive Poor Law relief, and eventually, pauperism itself (in its legal sense, as distinguished from poverty), would die out for ever, not by the extinction of the Poor Law, which I held it impossible to abolish antecedently, but by extinction of destitution; not by denying the claim to rate aid, but by making the whole population too well provided to become claimants.

Scheme of compulsory sick and old age insurance.

12775. The points taken against your scheme, if I recollect rightly, were first of all that it was compulsory, and next, that the 10*l.* which you provided should be paid between the ages of 18 and 21, either could not be paid in very many cases, or if paid, was insufficient for the purposes which you have just now described?—The answer to that first is, that if we are to discuss the scheme now I shall be happy to do so, but what I thought, my Lord, was that you first wanted me to state the nature of the scheme; but if we are to discuss the scheme, I may as well now mention the objections, which were simply these: in the first place it was stated that it could not be done, and in the second place it was stated that 10*l.* was not enough. My proposal of 10*l.* was based on the report given by an actuarial committee appointed by the Committee on the Friendly Societies Act, which reported in 1875. I based my calculations upon the statement of 10*l.*, and at the time it was proposed, that sum was abundantly sufficient. Seven years afterwards when we had the Parliamentary Committee the rate of interest had fallen very largely, and I was then quite ready to admit that the sum I proposed seven years before was not sufficient. At the same time I had always stated merely a tentative sum, and as a thing easily to be calculated and considered, and as one subject to whatever modifications

Amount of deposit needed.

All of interest.

Chairman—continued.

might occur, but I never bound the scheme for ever to the sum of 10*l.*

12776. Have you made up your mind as to what sum, having regard to the existing rate of interest, you would substitute for the 10*l.*?—No; I have not; I have not got to that satisfactorily, for the simple reason that although one might have the information upon which to base a conclusion, one could get as yet no actuarial certification of it; for this simple reason again, that no actuary will give an estimate, except it is based upon experience; and as my plan was proposed for the whole nation, there are no returns upon which to base it of universal mortality and sickness, and these should be got. I, therefore, took no more trouble about it. It was generally supposed that I put forward what was never the case; that I had put forward a scheme that was financially impossible, that it was a scheme, not only financially wrong years afterwards, but was also financially wrong at the time it was proposed.

12777. That is to say, it was right as far as you could be right with the experience to which you have just now referred; right as far as the information you had then appeared to lead you to a conclusion; but you say now it must be considerably a matter of guess work, and we have not sufficient experience as to what the amount of sickness would be; and, therefore, what the necessary provision of capital out of which to provide for that alone would be?—Exactly so, my Lord. It might be a matter of guess work, but it need not be because, as far as the pension part of the scheme is concerned, there is no basis more clear than our basis of population. It would be perfectly easy to estimate it.

Actuarial estimate easy for old age scheme.

12778. The pension part of the scheme, as it stood, always seemed to be the smaller part of the scheme; very much the smaller part. You proposed, as you have stated, to make an allowance of 8*s.* a week for sickness, as long as it lasted, up to 70 years of age?—Yes.

12779. The pension began at the age of 70 years?—Yes.

12780. A far larger strain upon your fund would be, I presume, that with reference to sickness?—It would have been, my Lord, I think; but at the same time there was a separate basis given by the actuarial commission for both estimates. I think I might save a great deal of trouble by saying that as a result of the Parliamentary Committee they condemned the sick pay, and they practically did strongly approve of the pension proposal which they postponed; and, as a result of that, the National Providence League, which represented and advocated my views, stopped with my full consent the question of sick pay altogether, and confined itself to pensions.

Committee condemned sick but favoured old-age scheme.

12781. And did it confine itself also to the age of 70 as the time at which the old age pension should begin?—No; that was also a figure which was put tentatively. If it was found—and I think it was generally found—that every one who advocated this scheme was in favour of the age of 65, we would be quite ready to accept that, though it would make a difference in the actuarial calculation.

12782. As regards compulsion, have you at all varied your opinion in consequence of what

Chairman—continued.

Compulsion possible and right.

has taken place since?—I have not varied my opinion in the least, either as to the practicability or justice of compulsion. There are many statements made with regard to it, that are made by people who do not know how the subject has been debated. I have addressed in my time something like 400 meetings on the subject of national compulsory insurance. In the beginning of the history of the discussion we had constant objections on the ground of compulsion. I may here observe that in some of the evidence given before this Commission which was sent to me confidentially to prepare for this examination, I have found it suggested and assumed that those meetings were always held in towns, but that was by no means the case. They were held also in rural districts, and were attended by persons of every class from the highest to the lowest, and among them were many meetings attended by agricultural labourers. Of those 400 meetings, at which we discussed the subject of compulsion, it was after a while hardly ever seriously debated at all, because the people soon learned to see there was no substantial objection to it, and with one single exception we invariably got a favourable result from our meetings and from a careful examination of the question. On the other hand bodies of people who have never studied the question or discussed it on its merits have said it was an impossible and useless scheme and so on, and that the people would not submit to compulsion.

Meetings in its favour.

12783. Were those meetings unanimous on the subject of the amount of the subscriptions to be levied between the ages of 18 and 21?—No, my Lord, that was never put as a fixed sum; that never was a fixed charge.

12784. But according to you that sum must be now considerably enlarged?—Quite so.

12785. Were those meetings unanimous as to the possibility of raising the smaller sum which you proposed in 1878?—Those meetings unanimously passed a resolution that some such measure as that proposed by the National Providence League on the basis of Canon Blackley's proposal was desirable and practicable.

Amount of deposit needed.

12786. You have now stated that the lower rate of interest has very much affected—not necessarily affected—the calculations that you made in 1878?—Certainly, my Lord.

12787. Have they been affected to the extent of making it necessary to substitute say 15*l.* for 10*l.*?—I have never considered the case since we abandoned the sick pay. I have never stated any annuity cost; never.

12788. Do you not consider that very much turns upon how much the growth of both sexes between the ages of 18 and 21 can be expected to to subscribe?—Yes, I do; but I do not wish for that reason to strictly say that 10*l.* should be taken as the basis. You might take 10*l.*, 12*l.*, or 13*l.*, as the basis; either 12*l.*, 15*l.*, or 14*l.* might eventually prove necessary; but that is a matter which must be settled by experience.

12789. But that is not the object of my question; whether the 10*l.*, 12*l.*, or 15*l.* would be the best basis; it is very important to know whether that sum is one which could be generally adapted, whether the plan is capable of being adapted to the needs of the whole population?—Certainly, my Lord; but the proposal of State-aid came into consideration, and the State-payment of half the money does away with any difficulty whatever as to the possibility of paying the money.

Chairman—continued.

12790. Was that part of your original plan?—No; I feel it hard to be held to the original plan when we have had 15 years more experience.

12791. Pray do not misunderstand me; I do not want you to be held to it; I want you to state what variations you have introduced into it?—That was what I was referring to just now in the statement of the National League and myself on the subject.

Mr. Pell.

12792. May I ask you what Canon Blackley is about to read from?—This is from an article which I have written on the subject of the schemes since, and thought it would be better for this Commission to hear the results of studied thought on the subject put into a condensed form, than to give chance answers in relation to one part of the subject and to another; to questions that might be now asked me. My proposal has been widely discussed ever since. It was made, as Mr. Chamberlain says, the subject of inquiry by a Parliamentary Committee in 1885-86-87, which decided against its establishment. The report of the committee showed plainly that my error had been to ask too much at once. Had I known earlier what additional study had convinced me of in the meantime—namely, that the crying need was almost entirely that of old-age pensions, the greatest and most grievous part of our pauperism resulting from old-age distress, I should have altogether left out the provision for sick-pay during working life, which met with, for the time, irresistible interested opposition, and should have urged, at all events as the thin end of the wedge, old-age pension provision alone. For this, the most important part of my proposal, the committee reported to be free from most of the objection urged, in the interest of existing friendly societies, against the sick-pay provision, as being a State competition with their own work. We were sufficiently satisfied that the percentage of old-age pauperism was so large that the nation must take some notice of it. Practically, the friendly societies do not provide pensions, and therefore could not have reasonably objected to a national pension fund, as they did to a sick-pay fund. Nay more, inasmuch as one of the greatest burdens on friendly society funds is the heavy charge occasioned by what is called continuous sickness among their older members, the existence of a national pension provision at 65 years of age would have released them from all cost for members above that age, with the probable result of making many friendly societies actuarially sound, which at the present time have grave deficiencies to show. After the unfavourable decision of that committee, the National Providence League thought it well to drop the sick-pay proposals, and to confine its operations, as it has since done, to the more hopeful work of educating public opinion on the subject of old-age pensions. The next salient point in the history of the question was the advocacy, chiefly by the Rev. W. Moore Ede, of the element of State aid in the securing of pensions.

Friendly societies should welcome State old age provision.

Sick pay scheme dropped by witness and National Providence League.

Mr. Pell—continued.

The only State aid I had asked for (and the only one any man would have ventured to put forward in 1871) was the enactment of a law of insurance, the collection and investment of the contributors' money, and the absolute security for payment of eventual benefits, which a contract with the State itself alone could give. All this, I contended, would cost the State no single penny. But as one of the main objections to our first proposal, was the commonly alleged impossibility for the population generally to contribute the full necessary amount (an impossibility which I do not yet admit if the contributions be made payable in early manhood), and as the establishment of the German State aid system had changed many men's opinion on the subject, I welcomed Mr. Moore Ede's suggestion, as bringing the success of our movement nearer and making it more hopeful. The statement I had put before the Parliamentary Committee showing that nearly half of our entire population reaching the age of sixty years die as paupers, startled, as it well might, most thinking men amongst us, though many, not thinking men, have preferred to regard the estimate as ill-based and extravagant. It is worthy of passing remark that Mr. Charles Booth, in his recent important paper on "State Pensions," read before the Statistical Society, fully corroborates the accuracy of my statement made seven years ago, saying, "It is remarkable that "Canon Blackley, by an entirely different "method, arrives at exactly the same conclusion" as himself.

State aid.

Need for old-age scheme shown by large aged pauperism.

Chairman.

12793. Before you go on, may I ask you—I presume you have seen Mr. Booth's calculations?—I have.

12794. And you have seen Mr. Chamberlain's calculations as to the portion of the working population which is pauperised at the age of 65; do you agree in these figures?—Well, my Lord, I have given you Mr. Booth's own words. I have already said: "It is worthy of passing re- "mark that Mr. Charles Booth, in his recent im- "portant paper on 'State Pensions,' read before "the Statistical Society, fully corroborates the ac- "curacy of my statement made seven years ago, "saying, 'It is remarkable that Canon Blackley, "'by an entirely different method, arrives at "'exactly the same conclusion' as himself." Now Mr. Booth's conclusion at first gave a large percentage, but on a more minute examination and study of the matter, he accepts the fact that the percentage is not so large; and I am willing to adopt his figure.

12795. Would you object to stating at once what is the percentage that you hold as the one that should be provided for?—I hold that the percentage should be 46.

12796. Of what?—Of the population over 60 years of age.

12797. Over 60?—Yes.

12798. And including all ranks of society?—Including all ranks of society.

12799. Who die as paupers?—Yes.

Mr. Pell.

12800. That is to say, that every one of those persons of the 46 per cent. of the population who reach 60, ultimately die as paupers?—Yes. May I say on what I base this?

Mr. Pell—continued.

12801. Of the whole population?—Yes, over 60 years of age. You see, Mr. Booth says the same thing with regard to the people who have been once paupers before 65. Now may I say how I made that estimate?

Chairman.

12802. If you please?—I had often wanted to have an idea, knowing the number of people who died as paupers was very large in old age, and it occurred to me to examine the burial register of my own parish. That was a large country parish, in which the people were not really so distressed as in some places, because the women had winter work.

As found in certain rural parishes.

Mr. Pell.

12803. Might we know the name of the parish?—King's Somborne, near Stockbridge.

12804. In what Union?—In the Stockbridge Union.

Chairman.

12805. Do you recollect the population of the parish?—About 1,500. It is in Hampshire. I was a guardian of that Union myself. Well, I took up my register and I marked all the names for 11 years of persons over the age of 60 who had been buried in my parish. I then asked the relieving officer—(I took the number of years I have mentioned because that was the number of years during which he had been relieving officer)—to go over the book with me, and to mark how many persons there were who had admittedly died paupers by being buried at the expense of the parish; and he marked the number, and I think it was 39 per cent., which shocked me very much, being a great deal more than I had thought possible. I then wrote to the "Guardian" newspaper, and begged any clergyman interested in this question to help me to make exactly similar returns from their own parishes—from their own burial registers; and I think we got in that way, if I remember rightly, something like 70 returns. They were only from the country, because you could not identify such cases in towns; but they were from parishes of every sort. I totted up the whole number of deaths over 60 years of age, and of the whole number of such persons who died as paupers, and the tabulation gave me this 46 per cent. I asked that the subject should be investigated upon that basis, and I thought it might easily have been done. It might, at all events, have been done in all the country parishes in England, whose tabulation might give us the exact number. However, it was upon that basis I proceeded, and until we can find something better it must be accepted. I stated the basis, and I stated the result.

Over 40 per cent.

Mr. Booth.

12806. I thought your figure was 42; perhaps you are quite right in saying 46?—My impression was that the figure was 46.

12807. My impression was that it was 42. I do not want to contradict you, but I thought it was 42?—I am ready to accept 42, not having the documents at hand.

Chairman.

12808. We will take it as 42?—Yes. I thought that as Mr. Booth had made more elaborate inquiries than I could make, the pauperism was less than the figures I got, and I am quite content to accept his. I do not ask you to say that they are 46 or 42, but if there are 32, I think it is quite time that we should do something. During the last Session of Parliament a voluntary Parliamentary Committee was formed for the purpose of advancing the subject of old-age pensions, and held some conferences with the National Providence League, to which many of the voluntary committee themselves belong. Their object was to ascertain how far the league was willing to co-operate with Mr. Chamberlain's suggestions for the establishment of a State-aided and voluntary pension scheme. The opinion was practically unanimous that money aid from the State was desirable, and the view being generally held that compulsion must, for the present, be impracticable, the National Providence League issued the following statement in reference to Mr. Chamberlain's proposal, prefaced by a few words descriptive of its work already done. "New proposals are now made "for the establishment of a voluntary State-"aided old-age pension scheme. These pro-"posals the National Providence League cor-"dially welcomes as tending in the direction of "its own objects, namely, the extinction of old-"age pauperism, and will lend its best efforts to "the advocacy of any scheme resolved upon by "the newly formed 'Voluntary Parliamentary "Committee on Old-Age Pensions,' which does "not contravene the following principles: "I.—That contractors for an old-age pension "State benefit be required to make a contri-"bution from their own resources. II.—That "the contract made by contributors for their "own share of the pension assured be only "recognised as entitled to State augmentation, if "effected through some financially sound organ-"isation; whether a friendly society, an annuity "office, a pensions trust fund established by "Parliament, or the Post Office." Subject to these main principles the National Providence League ventured to make certain minor recommendations on which it is not necessary to enlarge at present. The question naturally occurs, "Why "should the National Providence League, even "if accepting the new principle of State aid to "contributions, be willing to abandon its old "ground of a compulsory insurance?" The answer is given in the statement itself. The new proposals are a step in the right direction. Their acceptance and advocacy does not extinguish the idea of compulsion, if the nation adopts a voluntary scheme, and finds out afterwards, what some people are not yet satisfied of, that however advantageous a State-aided voluntary scheme may be to volunteers for pension provision, it will never be generally adopted, and therefore never be generally effective in preventing old-age pauperism. The voluntary measure proposed is the best to be hoped for at present, and the result of its enactment, while it can hurt none and may benefit some, will clear the ground for the advocacy in time to come of a compulsory measure; as such advocacy would plainly gain in reasonableness were it ascertained that the classes meant to be helped proved, as a mass, unwilling, even under such advantageous circumstances as the measure offered, to do anything whatever towards helping themselves. No member of the League, in agreeing to the resolutions quoted, was bound to abandon any opinions he might hold as to the necessity of eventual compulsion to the full success of any national pension scheme. He was only required by the resolutions to approve the suggestions offered by Mr. Chamberlain, and by no means bound to regard them as a final settlement of the question. Mr. Chamberlain's proposals are the outcome of the deliberations of the sub-committee appointed by the voluntary Parliamentary Committee. Mr. Chamberlain states in his article that this sub-committee settled three points, namely that the plan proposed should be voluntary, not compulsory; that it is essential to obtain the co-operation of the friendly societies; and that 65 years of age should be taken as the period when all pensions should fall due.

Conference of Parliamentary Committee and N. P. L. on Mr. Chamberlain's scheme.

Extent of N. P. L.'s approval.

Voluntary scheme a step to compulsory.

Chairman—continued.

12809. I gather this to be your opinion, and, probably, the opinion of the society whose resolutions you have been quoting, that deferred annuities alone unconnected with a provision for sickness are not likely to be generally adopted?—Yes, but quite apart from sickness provision.

12810. A voluntary one is not likely to be generally adopted; that, I gathered, was your argument, and that we should, therefore, not place much reliance on its value?—That is my opinion. I think it is a very good thing that it should be tried, but I do not expect great results from it.

But will not alone do much.

12811. That is exactly what I endeavoured to put to you in my question?—Yes, my Lord; but I did not quite catch it.

12812. I observe that the society with which you are connected, and that you yourself, make no difficulty in accepting that portion of Mr. Chamberlain's plan, which involves the assistance of the State?—No, my Lord.

12813. Have you stated the outline of the scheme which you support as it stands at present?—I hold to my old view, that in regard to pensions the time may come when the nation will see that if the young will not contribute voluntarily for any State-aided pension assurance, a compulsory measure will be desirable, and I hold that that will be the very best way of doing what is required. But meanwhile I look with interest on all other proposed solutions of the question.

12814. Have you examined the other schemes?—I have, my Lord.

12815. The first in order, and the greatest in the amount it covers, is Mr. Booth's; would you be good enough to give us the results of your consideration of that scheme?—My friend, Mr. Booth, will not object to my stating my opinions. I object to Mr. Booth's proposals for the following reasons:—In the first place, because I consider the cost enormous. The cost of such an old-age endowment scheme is put by Mr. Booth himself at no less a sum than 17,000,000*l.*

Mr. Booth's scheme too costly.

12816. That is for England and Wales only?—Yes, I believe so. I may say that in all my calculations I only contemplated taking in England and Wales, because we have returns for those countries that we have not for other parts of

Chairman—continued.

the United Kingdom. Some actuarial critics, in the Statistical Society's debate on his paper, declared that 27,000,000*l.* would be a better estimate of its true cost. Mr. Booth considers that his estimate would be reduced by 3,000,000*l.* a year, assumed to represent the present cost of poor rate relief to the class of paupers over 65. This would leave a net increase over present poor rate cost of 14,000,000*l.* according to his figures, and of 24,000,000*l.* according to those of his critics. Thus the new provision would cost between nearly five times at the lowest, and eight times at the highest estimate, the expense in this matter which taxpayers find heavy enough as it is. I need not touch the question where this added cost is to come from. "The State" has no pocket; it must come out of taxpayers' pockets; and until the taxpayers are sufficiently educated to regard the prospect of such an increase of taxation with complacency, not to say with enthusiasm, they are not likely to return a Parliament pledged to carry out such a scheme; even were it free, which it is not, from further objections, moral and economical. The establishment of such a pension scheme would tend to deteriorate the character, not only of its beneficiaries, who reach 65 years of age, but of the whole race of our people from the day they begin to work for a living. Why do we want old-age pensions at all? Because the existence of a Poor Law system, which promises support in time of need, poisons in youth, at its very source, the natural impulse to thrift and independence, which, if properly protected by the State instead of being antecedently corrupted, would make old age destitution the exceptional sorrow of a very few, for which exceptional and cheap alleviation might be provided, instead of being the doom, as it is now, of half our aged population. The promise of the Poor Law to the young, that they shall be kept alive in old age, sets free the surplus over direct wants (at the only period of life when such a surplus can be relied on) of the vigorous, the unburdened, and the well-paid, to be spent, sometimes perhaps worthily, but too often in the acquirement and indulgence of wasteful habits of a sort likely to become so indispensable as to make the whole future life of the man a heart-breaking, hand-to-mouth struggle for continued existence, with only the miserable prospect of the workhouse before him when he has dragged out his hopeless working life.

Moral and economic objections.

Would injure thrift in young even more than Poor Law.

Mr. Booth.

12817. Is that last sentence meant to be a criticism of my scheme?—Not at all; I am talking of the general effect of the Poor Law.

12818. Then we have passed to another subject?—It is not Mr. Booth's scheme I am referring to.

12819. But you were only asked for your opinion about my scheme?—I am asked upon what I base my objections. The present Poor Law demoralises the character of our young people, and I go on to show that Mr. Booth's plan will tend to do so still more. To assure such a one in youth of a pension in old age, without one independent effort of his own to provide it, must magnify the mischief which our present system is bound to produce.

Mr. Booth—continued.

If the certainty of workhouse support in old age at the worst, and the passionately clung-to chance of half-a-crown a week out-door relief at the best, creates, as it unquestionably does, a main part of our pauperism by paralysing the thrift instinct in the young and discouraging the independent spirit and the saving habit, how much more likely will a doubling of this terrible temptation be to kill these instincts altogether? If the chance of a poor half-crown a week makes the vast mass of our workers unwilling to provide for themselves, will the certainty of 5*s.* instead induce them to be thriftier? Mr. Booth suggests that it will, saying, "He who has wants more." I admit the statement, but I deny the inference. It is true that he who provides for himself carries on his principle and practice of thrift to improve his provision. But he who does nothing for himself, and is given a pension, has no such habit formed. He may want more, according to the cynical definition of sufficiency, as a "little "more than I have," but he will only seek to get it in the way he gets his 5*s.*, by requiring other people to pay it for him, as they have done so far. The general degradation of independence threatened by this proposal becomes still more evident by considering that, while the present system results in the practical pauperism of nearly half our aged population, the new proposal would practically transform the whole old age population into paupers. The tendency of old age endowments is in direct opposition to true principles of Poor Law reform. This consideration makes it all the more astonishing that the proposition should emanate from any so-called Poor Law Reform Association. For, if there be one point more strongly urged and more generally accepted than another, in theory at least (and fully evidenced also by practice in the rare instances wherein it has been carried out, as in Atcham, Bradfield, and a few other unions), it is that the systematic restriction of out-door relief is the first, and, in the end, the most humane and effectual manner of reforming that social injury, the magnitude of which is the true and great justification of any national demand for a good pension system. But this old-age endowment proposal, so far from wisely restricting the falsely-imagined right to out-relief, which in its older form previous to 1835, and its newer form in more recent times, has been found so destructive in morals and so enormous in cost, does not merely advocate the giving of out-door relief, in its present clamoured-for form of half-a-crown a week to the more deserving paupers, but suggests the making, not only of the deserving paupers, but of every pauper, and not only every pauper, but every unit of the nation at 65, whether they be destitute or no, entitled to an out-relief, payable entirely from national resources, of double that money. The mere advocacy of old-age endowment is obstructive of any sounder measure. Because when something reasonable, liberal, and generally just is put before the minds of our people for their candid consideration, the proffer, in its stead, of something likely to please them better, as calling on them neither for thought nor self-provision, forms so strong an appeal to the blind and selfish interest which lies at the root of the main badness of our human nature as to make

Restriction of out-relief best for poor.

Mr. Booth's scheme universal out-relief.

Mr. Booth—continued.

the ignorant amongst us ready to be discontented with any proposal less sweeping, and becomes the offer of a bribe to warp their judgment, making them believe that a good end shall be brought about in an evil way. If the discouragement to general thrift of old-age endowment be great, it is greater still as affects present and more practical proposals. For any proposal for conferring on the whole race a right to gratuitous pension in old age, before the introduction of hopeful measures tending to cut off at its source the whole supply of future old-age pauperism, would tend to destroy the best prospects of this great cause. On the other hand, were a measure passed which promised eventually, by a liberal State aid to self-help, to lead all the young to insure against old-age pauperism, and so cut off the supply of paupers, exceptional means could then be adopted for aiding the mass of those who, on the introduction of the general measure, were past the age of possible or probable comprehension; and that mass, dwindling from day to day, would disappear for ever in a limited time. Another objection we have to make to Mr. Booth's scheme is, that it is practically, to a certain extent, a compulsory insurance, and that it carries still further the vice of the present Poor Law system. With regard to its being a compulsory insurance, that is not in point; but, practically, my Lord, if Mr. Booth's scheme becomes law, taxation will have to provide an old-age pension for everybody. But how will you divide the class who will receive that pension from those who will not? You will find that a certain number of people will pay about as much in additional taxation as their pension cost them. Every one of those people will be compulsorily insured; they will be, practically, compulsorily insured. That is compulsion put upon the part of the nation easiest to compel, and no compulsion is to be put on the people who are unwilling to contribute. It is then, in fact, a compulsory insurance for all the better men, and for all the better off. I have not a word to say against the rich paying for the poor, but the scheme keeps up some of the old vices which are in the Poor Law system; not that the rich pay for the poor, but that all the thrifty are taxed, inasmuch as it is easy to do it, to provide for all the wasteful, who are not taxed at all for the purpose. And that is what I say, that this scheme becomes as far as that a compulsory insurance of the wealthy by taxation; although it does nothing whatever to induce those who are unwilling to do their duty. That is an initial vice of the Poor Law itself. And another danger I see in it is that if you give this you may be asked to-morrow to give universal sick-pay on the same terms; and anything else, however unreasonable, that any mass of people may choose to demand.

Effect on taxpayers.

Chairman.

12820. Does that close your criticisms upon Mr. Booth's scheme?—Yes.

12821. Have you any observations to make on Mr. Chamberlain's scheme?—I have a good many to make with regard to Mr. Chamberlain's scheme, but I am friendly to it, as far as it goes. My objection to Mr. Chamberlain's scheme is that it only goes a little way. As to Mr.

Mr. Chamberlain's scheme a useful step.

Chairman—continued.

Chamberlain's dictum "That it is essential "to obtain the co-operation of at least "the larger of the friendly societies," I do not agree with Mr. Chamberlain; I think it is very desirable to obtain the co-operation of the friendly societies, and I think it would be very desirable to have it, and shall wonder very much, myself, if we do not have it. But I do not think it is indispensable. Such a thing as is proposed, but without State aid, exists already in the Post Office pensions, which the people do not buy; and the friendly societies never claimed to administer the Post Office deferred annuities. My own impression is that the friendly societies who have really not provided pensions, who do not provide pensions *eo nomine*, might very wisely leave that part of the business to be done by the nation, especially if the nation gives half the money towards doing it. It would not complicate their operations, it would not interfere with their influence. I do not believe it would lose them one single possible member. And that is, for one reason, why I must say that I regard Mr. Chamberlain's proposal as based more or less on what I think is a wrong idea about the present condition of friendly societies. Mr. Chamberlain says: "The "last Report of the Chief Registrar shows that "the total deficits on the quinquennial valuations "amount to 6,716,828*l.*, against which may be set "total surpluses amounting to 874,679*l.*" There can be no such offset. The surpluses belong either to separate societies, or to separate branches of societies, whose members have contributed more than necessary; other separate societies or branches of societies can never claim a shilling of those surpluses to make up deficiencies in lodges caused by their members having contributed too little; and, therefore, the probable deficiency represents more than six-and-a-half millions of money.

Support of friendly societies not essential.

They should not object to the scheme.

12822. You are taking in the whole of the friendly societies?—Quite so; I take the great figure first.

12823. Good and bad together?—No; nominally the good ones, because the bad ones make no return of themselves whatever.

12824. Then you are dealing only with those that have made returns, which are about a quarter of the whole?—We cannot know anything about that; there is no means of knowing, either of their number or of their badness. I pass now from friendly societies in the mass to the largest and best-managed of them all. Mr. Chamberlain shows the Oddfellows to be 1,344,531*l.* short, and the Foresters 2,604,678*l.* in deficiency. Mr. Chamberlain goes on to say: "The larger and well-managed orders are making "vigorous efforts to attain a thoroughly satis-"factory position; and there is little doubt that "if they continue as they have begun, and secure "a large annual addition of younger members, "they will in the course of years attain a perfect "solvency." Is this confident assertion, most constantly made, well founded or not? Its acceptance without examination may be fraught with great danger to any pension scheme. In the first place, it is a popular delusion to imagine that, in a well-managed society like the Oddfellows, actuarial soundness depends in the slightest degree on the success with which young members

Deficits of even the better societies.

Chairman—continued.

can be induced to enter in order to balance the cost of succouring the old. They have a fixed actuarial payment for every age of entry, so that, were all the members 40 years of age at entry, and contributors of the proper amount, the society would be sound, and keep sound, without the entry of one younger man. One, therefore, of the conditions Mr. Chamberlain has been taught to trust in for assuring the solvency of the great societies is beside the question. The other, the effect of vigorous effort at better management, I readily admit to be made, but it does not yet appear to be effectual. And this is shown by Mr. Chamberlain's own quotation of the actuarial condition of the Oddfellows at the last valuation, that of 1885. If that be rightly given, and the prophecy of such early solvency be at all well founded, the amount of deficiency should be appreciably less than at the preceding valuation of 1880. But the deficiency of 1880 was only 833,036*l.*, while the deficiency five years later, instead of falling, has, on the contrary, increased to 1,344,531*l.* or 61 per cent. Another reason why the scheme should not regard the co-operation of the friendly societies as essential is this, that whatever claim they may urge to have established a just system of sick-pay during working life, and however they may have feared (causelessly, as I have often tried to prove) the competition of my proposal of national (*minimum*) sick-pay with their larger operations, they have no claim whatever to step in now as having any vested interest in providing old-age pensions, because this is work that they have never done, and that they have attempted to do with signal failure. For Mr. Chamberlain repeats the oft-reiterated fact that their own voluntary pension scheme for their own members was only availed of by two individuals out of nearly 700,000 men (all, by the fact of their membership, thrifty persons), a proportion of one to 350,000; which is terrible discouragement, *ab initio*, to the expectation of any extensive success from any mere voluntary scheme whatever. Well, I have always said that the number would be four, because Mr. Reuben Watson gave us that figure in the evidence before the Parliamentary Committee; and I am glad to hear that since they have something like 500 members insured for pensions. Still, I hold that that is quite an infinitesimal number in a membership of 700,000 or 800,000 men; nor is the amount of the pension stated, while we are told that in some cases the amount of pension is very small. A stronger reason still than these against the Committee making the friendly societies' active co-operation in securing pensions essential to their scheme is simply this, that the friendly societies will not co-operate. That was a matter of prophecy 17 months ago on my part, and so far as the friendly societies as a body through their leaders have spoken, I think they are entirely unwilling to co-operate with Mr. Chamberlain's scheme; though I have no doubt whatever—for I experienced it in my own case also with regard to this subject—that when you can get hold of the true friends of the societies, the members who will discuss and consider the matter on its merits, then their opinions may become very different from the opinions they now hold; and once the matter was taken up, it would be carried through by their leaders for the most part. For any friendly

Societies, practically do not give old-age pensions.

Will not co-operate with Mr. Chamberlain's scheme.

Chairman—continued.

society desiring to grant pensions to its members on the terms proposed must first prove its soundness. If the best friendly societies of all are in the state which their own valuations show, they cannot, within any measurable period of time, prove such soundness. I do not consider them unsound; but that is a different thing. If, however, the members trust their money to them for the purpose of pensions they must be satisfied that they are sound, which is a different thing. They may be sound without being able to prove themselves sound. As I have said, if the best friendly societies of all are in the state which their own valuations show, they cannot within any reasonable period of time prove such soundness as would warrant their management being accepted by any Government as sufficient security (if even on account only of the uncertainty of obtainable interest for money; or that at the end (it may be of 40 years which such an insurance may require) the money contracted for would be available at all. For, to make a friendly society a contractor for insurances aided by Government funds, the first thing to do must be to satisfy the Government of their reasonable power to fulfil such long contracts.

As they cannot bring proof of strict soundness.

12825. Mr. Chamberlain meets that objection by suggesting that the amount should be kept entirely separate, and that it should not be involved in any loss which may arise from the unsoundness of the remainder of the operations of the society?—I am quite sure that the leaders of the proper friendly societies would do nothing else with money so entrusted to them; I am satisfied that they would keep it separate, but if they failed eventually to pay up their members' share of self-provided pension, the claim to State aid would fail with the failure of their own pension.

Mr. Humphreys-Owen.

12826. There is another point. Mr. Chamberlain expressly disclaims the idea of dealing with the society as a whole, only with individuals. You will see that in his evidence?—May I say, my Lord, that I think Mr. Chamberlain suggests that these people are to provide a certain pension for themselves with their friendly societies.

12827. That is it. Quite so?—And their proportion of that pension they would have to see was secured, and in order to do that they must understand that those societies themselves show no deficit. For that reason I cannot approve of an increase by an immediate national payment, for that national payment would go to the friendly societies and might be dissipated by them; I mean that the Government is contracting with a person who might insure in a friendly society by whom there was no absolute certainty of the contract being carried out; I say that the Government should in that case be quite certain to see that their society can show a good actuarial condition although satisfied with its own soundness; so if they could not satisfy the Government entirely in that respect they should not ask to be joined with the Government in the matter.

Which would be needed.

Chairman.

12828. Have you considered the second part of the scheme which deals with returnable pay, and makes certain provisions for widows?—Yes,

Case 2 of scheme; returnable payments.

Chairman—continued.

I have, my Lord. Another important modification of the scheme seems to be desirable. The proposal suggested that, by way of offering higher inducements to contractors for pensions, a certain provision be also assured for widows and orphans of such contractors as may die before reaching pension age. Mr. Chamberlain places this at a sum for six months of 10*s.* a week, and afterwards at 8*s.*; and, as I gather, this would be a condition of all the old-age pensions. To my mind this introduction of a life insurance question only complicates the pension question, and goes far beyond the claim which is so strong in favour of providing for old age.

12829. I think you are mistaken; I do not know whether you have seen Mr. Chamberlain's latest scheme that gives returnable pay to widows, and proposes a much higher rate of payment?—There must be a higher initial payment, and there is a higher Government subvention. He makes them pay 7*l.* 10*s.*, and 10*l.* is given by the Government.

12830. It is 5*l.*, and 15*l.* given by the Government, and an annual subscription of 1*l.*, instead of 10*s.*; I think that is his view?—With regard to that, I think that that might be done. But I may remark that the greatest obstruction to the purchase of life annuities in England has been caused by the publication of the Post Office returnable tables with regard to annuities. All returnable tables complicate a question like this by giving the opportunity of buying two things, which is done by the returnable table. They feel that they can get two things for the same money. You have a returnable scheme, and a man says, "If I pay this sum, I will have so "much when I die, or in the alternative, I shall "get so-and-so now," which is providing two different forms of insurance. One is an insurance pension, which is an annuity, whereas the other is life assurance for the sum that the man's contribution may have amounted to at the time of his death.

Two benefits cannot be bought at price of one.

12831. Is it impossible to calculate what would be the terms of the amount in case the two advantages were offered?—Not at all impossible; any actuary can do it, but it complicates the matter, because people will not buy the one thing if it does not provide for the other. May I give an instance of this? This present morning a lady staying with me received a letter from a very intelligent working man—a working man of eminence in his way—at Newcastle. She had written to ask him—as she had to write on other subjects—whether he knew anything of this pension subject, and he said that the only way—and he is a great friendly society man, and writes on friendly society's paper—the only way in which they could expect any good would be that they should be able to obtain a returnable pension at non-returnable rates; that the original pension and the pension for the widow and orphans should be done at the same money as the pension alone.

12832. You quote that, I presume, as an instance of fallacy?—As not only a fallacy, but as an example of ignorance that has been so very widely spread even among intelligent men, that they are not willing to hear of anything that is not returnable.

12833. I do not quite see the application of your argument to Mr. Chamberlain's second

Chairman—continued.

scheme which provides a larger rate of payment in order to meet the different objects?—I think that that is against the scope of the present inquiry, which is confined to old age pensions, because it introduces also a system of life insurance besides, which is a distinct thing from annuity insurance, and may be done separately. I have no objection to its being done separately, but it makes a provision for women and children who are not aged people requiring pensions.

Old age and life insurance should be separate.

12834. But if it includes a provision for old age is there any reason why we should quarrel with it because it includes other benefits?—No; but I think that it should be kept distinct, and that if a person wants it that person might just as well pay one sum for Mr Chamberlain's proposed pension which the State would help, and pay another sum as a provision for his widow.

12835. But the one might attract him, and the other might not. We hear almost universally that merely deferred annuities are distasteful to the working man, so that if a deferred annuity is united to some other and attractive benefit would you see any objection to that?—It is the deferred annuity mixed up with other things which makes it acceptable to him. It appears to me that that is confusing the mind of the working man. It would be much better to make it clear to him that he can buy what he likes under different conditions. I will go on with my statement now, if your Lordship pleases, and I say that in connection with this a graver difficulty still arises. It is only a sum proportionate to, and forming part of, his personal contribution which would come to the widow and orphan of the insured. Take these cases for comparison: An insurer pays at 21 years of age his own 5*l.*, and undertakes in addition a yearly payment of 1*l.* on his account. He dies at 26, leaving a widow and three children, all under the 12 years of age. His contributions at the time of his death will represent, with compound interest at 2½ per cent., something under 11*l.*, supposing even the State undertakes the whole expense of the business gratis. The fund left will not suffice to pay the family even 10*s.* a week for the first six months. From whence can any further aid be drawn? Not from the contributions of other contractors, for what Mr. Chamberlain calls the "tontine" (but what really is the simple "insurance") system is left out because some folk object to it; not from the State pension addition, because that is offered for deferred annuity, not for life assurance. There is nothing left, and the family provision becomes a delusion. On the other hand, if the same man only dies at 61 years of age, his fund will have grown, with compound interest, to close on 80*l.*; he may leave no widow; he is pretty certain to leave no child under 12; he may have no representative he cares about, and for him and his practically the money will have been saved in vain. The outcry Mr. Chamberlain supposes to exist against the "tontine" idea, that the contributions of those who die should help the pensions of those who survive to draw them, arises from the confusion created in ignorant minds by the existence (not by the use, for they are never used by the classes we want insured) of the Post Office Returnable scales. There is no such thing as *in-*

Real insurance implies a risk: illustrations.

Chairman—continued.

surance upon returnable scales; it is only *deposit*. Nothing bought on returnable scales is ever insured; it is only deposited. There is and can be no true insurance whatever, without the sinking of money for its purposes; and that this principle is really the fairest, the cheapest, and the most practical way of doing the work in hand, and is not unpopular, appears most clearly from remembering that it is the only principle hitherto adopted by insurers generally. A man who insures his house against fire does not consider his premium lost if his house be not burned; a man who insures his life for the good of those who survive him does not complain if his continued existence keeps them out of the money; further still, and still more convincing, the Friendly Societies are never expected to return a farthing of sick pay insurance, though the member during a long lifetime may not come on the sick fund for a single week. Every one of these contracts depends on money sunk, not returnable, and the money of those whose houses are not burned pays the loss of those whose houses are burned; that of the long-lived pays the provision made for the families of the short-lived, and that of those who prove healthy pays for those who suffer sickness. The extinction of what is (not quite accurately) called the "tontine" system would be the uprooting of all true and reliable insurance, and its advocacy would be most injurious to the pension cause.

12836. Now that you have dealt with Mr. Chamberlain's scheme, may I ask you whether you can suggest anything by way of improvement of the present state of things?—Yes; but I have got something else further to say about Mr. Chamberlain's scheme. Another objection I should like to put forward. A word must also be said as to the manner in which the State aid is proposed to be given. The scheme is not quite definite on this point, but its general statement implies that, on the contributor paying down 5*l.* or 7*l.* 10*s.* (to anybody duly authorised to receive it) on pension account, the State shall add 10*l.* or 15*l.* Of course it is to be assumed that the State will guarantee and accumulate at least its own grant. But who will have to pay it? The taxpayers of to-day, if payment is made of that which has been left to accumulate; so that in addition to their bearing the burden of present Poor Law cost, they are to pay also the burden of a charge which will remove all Poor Law cost, in the case of all pensioners, from the taxpayers of, it may be, 40 years hence. If it would be an unfair thing to saddle posterity with the payment of our debts, which we should not ask, it would be infinitely more unfair to make the heavily burdened taxpayers of the present pay in advance the additional old age pauper bill for taxpayers forty years hence.

Time of State payment: should be deferred, but guarantee immediate.

12837. I think you said you approved of that portion of his scheme?—That the State should provide a pension. I quite agree that the State should pay the pension at the end when the pension is claimable, and that it should come on the cost of the State at that time; but that there would be no necessity for putting the money down now, or letting it accumulate.

Mr. Henley.

12838. Would you kindly repeat the statement you made a moment ago; as to who will have to bear the expense?—Yes. But who will have to pay it? The taxpayers of to-day; so that in addition to their bearing the burden of present Poor Law cost, they are to pay also the burden of a charge which will remove all Poor Law cost, in the case of all pensioners, from the taxpayers of, it may be, forty years hence. And this injustice may be easily prevented. For to the State, as a standing institution, it is quite indifferent whether the 15*l.* offered or its pension equivalent be invested at the beginning, or the higher sum it would have accumulated to be paid at the end of the pension contract; national security of the right to the pension at the end of the time might be given by a certificate of claim at the beginning; and then the payment of the pension when due would fall, and rightly, on the taxpayers at the end, whom the measure delivers from poor rates, and not on those at the beginning, who have to pay in addition the pauper bill of their own time. Mr. Chamberlain, in one particular case, that of Friendly Society members insuring through their society and not through the Post Office Savings Bank, seems to contemplate the form of payment I indicate, but my reasons for making the State cash payment a deferred one, and the State guarantee immediate *in every case*, do not seem to have struck him.

Mr. Henley—continued.

Chairman.

12839. All of this refers to details of the scheme with which, if the State adopted Mr. Chamberlain's plan, they would have to deal?—Yes; that is one of the provisions of Mr. Chamberlain's scheme as proposed, and it is a very strong objection to the scheme.

12840. It does not seem to me to modify or to set aside the State provision which is a matter of primary importance. The State, if it adopted a scheme, would adopt that which it found generally to be the best?—It seems to me that if Mr. Chamberlain's scheme were altered, so that, instead of paying this 15*l.* now, it is settled that it should be paid when it becomes due, then the ratepayers would support him.

Mr. Humphreys-Owen.

12841. At question 12202, Mr. Chamberlain was asked, "Is it to be actually lodged in the same "way as the 2*l.* 10*s.* is lodged?" and answered: "No, I was going to explain, that is not necessary. "It would be a question, of course, of State book-"keeping, but I take it for granted that the State "would allot every year such a sum as would be "sufficient at the age of 65 to produce an amount "equivalent to what a 10*l.* deposit at 25 would "produce; so that that would spread the State "contribution over the whole period of insurance"?—But still that would not remedy the injustice in the least degree.

Chairman.

12842. I think that we may fairly leave the State to deal with that question?—Your lordship asked me if I could suggest any means. Well, I would suggest that an improvement to Mr. Chamberlain's scheme would be to give a very large encouragement to the lump sum system of payment, to induce the young voluntarily, instead

Lump sum in youth preferable to annual payments.

Chairman—continued.

of having a liability to pay so much every year until their pension was attained, to induce them to get it done with, as they may very easily do after an early age. I should give a temptation to them. We have, already, in the evidence which I have had an opportunity of looking at, suggestions bearing very strongly upon that point.

12843. I do not feel sure that Mr. Chamberlain has not made that suggestion himself; I think he has?—Some of his answers tend towards it, but it is not pressed. It would, of course, be good for everybody to complete the payment at an early age.

12844. It is quite in accordance with the general principle of his scheme that he should accept a lump sum instead of an annual payment, but I think he said that it was a matter to be encouraged?—But my opinion is that he could give a still better inducement than he gives to the ordinary man, and a better inducement to the young to secure it, and to have done with it. It would make it cheaper in the cost of administration and so on. That is one point. It is stated in evidence that the juvenile branches of the friendly societies are very rich. It is obvious that that must be so, because those children are paying in under the advice of good, sensible fathers who belong to their friendly societies, and those fathers induce their children from the start to be interested.

Might be through juvenile branches of friendly societies.

12845. What becomes of this money when they leave the juvenile branch for the general branch; they have to get hold of it somehow, or they ought to, because it is their money?—I cannot undertake to say. Some of the representatives of the friendly societies will tell us how it goes. There is no doubt that there is more money collected; there are some answers bearing on this point, Nos. 11198, 11199, and 11276, and I can refer to them if I may, which show that there is a surplus of funds for the young at the time when they pass from the juvenile society to the ordinary society, and in many cases that fund would be sufficient to pay up the entire pension requirement of a boy.

12846. And you would suggest that it should be so applied?—At present the only advantage that the youth who subscribes gets is the habit of thrift. He gets no other advantage out of it as I understand at all. I would not say that it should be applied in any particular way. The boys are members of the societies, it is their money, and we do not want to touch it; but I want to induce them to put their money down, and if we can make it worth their while almost at the first moment, to provide a pension for themselves, they will be better men all the time, and they will be happier men. Therefore, I should give a higher temptation to the money being paid by a lump sum.

12847. Do I understand you to say that the subscriptions of the young would suffice, and in fact do suffice, to provide not only the ordinary advantages of the friendly society, but also insurance against old age?—It would be sufficient for the initial payment in many cases, but then that, of course, would depend on the age at which the boy joins the society. If I may refer to the questions, the numbers of which I have just given, I should like to read the evidence at those places.

Chairman—continued.

12848. In whose evidence?—In Mr. Brabrook's evidence, Question 11,198. The question is: "So that, in fact, it is an additional "provision made by the parent in addition "to his own contributions? (A.) That is "what it would be; but I should like to remind "you, sir, of the remark made by Mr. Sutton, "that it is a curious circumstance that these "juvenile societies, many of them, are exceedingly rich, that they have a tendency to accumulate money, as the case stands; that the "small subscriptions that they get are sufficiently large to enable them to save out of "their income, the demands upon their funds "being really exceedingly small, there is so "little illness among the juveniles, and death "being very rare among them." The next question is: "What becomes of the savings?—"(A.) Well, the Treasury regulations made under "the Act, which have the force of a Statute, require that every member should either be "taken into an adult society, or paid his share "of the accumulated funds of his juvenile society, "so that in the long run the savings ought to be "absorbed by payments to the members; but "they are not so, and so they have a tendency "to accumulate." There is the fund all ready for providing yearly pensions completed without any further payment during the years of working life. I will now turn to another Question 11276: "With regard to these juvenile societies, would "it be your intention that the whole old-age "pension should be provided for by the juvenile "taking advantage of the age at which the society "might on an average close and send its members up to the main society?—(A.) The suggestion is not mine, but it is due to my friend "Mr. Sutton. I should like to say that I "entirely concur with it, and I think it would "have the beneficial effect, that suppose a boy's "parents had paid so much for him, and earned "him, we will say, an annuity of 3*s.* a week" (that is 6*d.* more than is proposed) "by their "means up to the time he was 16 or 18 and "joined the adult society, that would be a very "strong argument, and I think a very strong "inducement to him to go on continuing those "payments, and thus make his annuity 6*s.* or "7*s.* a week, and so on."

Large savings of juvenile branches.

12849. Then have you any further suggestion?—I think of another respect in which a great objection might be removed from the Government undertaking annuity insurances. The objection is made that the expense would be enormous. Now, generally we find that the Prudential Society, for instance, and the great collecting societies are obliged to go to enormous expense. Generally speaking something like 40 per cent. of their contributions are spent in management, because the collectors have to be everywhere, and have to be paid, and have to make a living. I do not say that that is any reproach whatever. I do not see how they can carry on their business on any other terms. I merely take the Prudential as a typical society, which I believe to be perfectly sound, but which has to spend in management about 5*d.* in the shilling of the whole funds contributed.

Cost of management in annuity business: often 40 per cent.

12850. The cost of management?—Yes, and I have said that I think it ought to be considered how the Post Office should do it. The answer to

Chairman—continued.

that is that the Post Office cannot send people canvassing about. But they might do it vastly more cheaply. Of course we shall find objections on the part of the collecting societies to this; but I think that it should be spoken of in the interests of the nation. If the Post Office issued Savings stamps of various values up to 5*s.* if necessary, and required all the letter carriers all over the country to carry those stamps for sale as they carry penny postage stamps, and gave then, say, 6*d.* in the £., on what they sold, and charged it to the insurances, the poor man would make his insurance for an annuity at 2½ per cent. instead of paying, as he now does, 40 per cent. on his money for it. It would be to the interest of the letter carrier who passes every house every day to remind people who bought the insurance stamps from him that the time was nearly approaching—quarterly or monthly if you like,—that the time was nearly approaching when they would need to buy more stamps in order to keep up their insurances, and the transaction would be entirely between the letter carrier and the contributor, and there would be no account, except we will say, that the letter carrier must account for the pound's worth of stamps which he may be allowed to carry, and he will get his payment as commission, which will be very valuable to him, and he might, if necessary, even be allowed 1*s.* in the pound's worth of stamps which he sells. Then those people who receive those stamps can pay them in, or he will pay the contribution on for them into the Post Office to their insurance account; and in that way the present enormous cost of collection would be absolutely saved to the poor. That is another line of improvement that I would suggest. Now I suppose that there will be no need to apologise to the Commission if I allude to many of the difficulties which we have to contend with in this matter. The difficulties of tremendous competition of bad friendly societies with good friendly societies; if that could be diminished there would be an enormous diminution in our old age pauperism and failures.

Cost would be saved if postmen sold savings stamps.

Cost of competition of bad friendly societies.

12851. You mean that a certain number of societies tempt contributors by the offer of advantages which they cannot secure them?—I do, my Lord; and I say that our great friendly societies would probably in five years be free from deficiencies if the condition of things were such that no society offering benefits for less terms than the public could possibly buy them at were allowed to come into existence. I do not suggest that any existing society should be interfered with for one single moment, but I think that the law should make it impossible for any new society to be established without good actuarial certification as to the reasonableness of the tables which they offer. If that were done it would not injure any existing society; and if a society is a bad one it must, in the nature of things, die out of itself. It would not affect any existing society; it does not profess to; it only stops at the beginning the foundation of a fraudulent society. But as long as there are fraudulent societies any man can come forward with a ridiculous prospectus, and can succeed, by promising impossible benefits, in deluding people. Well, such legislation as I suggest would preclude the operations of societies of a fraudulent

Law should compel new societies to be on sound basis.

Chairman—continued.

character, and would enable good societies to say that for less than this it cannot be done, and less than this we will not take. If those bad societies were put an end to there would be an end to competition, and all the good societies would require their members to pay a proper sum; and there would be no bad societies; and the people who would otherwise have gone into bad societies would go into sound ones, and in that way the vast bulk of the people might be assisted in membership, and a secure provision might be made for pension funds in friendly societies themselves which they cannot now insure as they would under such circumstances I have described.

12851.* And have you any other point?—I have got one other thing to say. I want to put before the Committee the suggestion how possibly the State might aid a measure that might certainly and very largely assist the deserving poor in old age. The objection that many people will make is, that the undeserving poor cannot be distinguished from the deserving poor. If I may put the heads of the short paper before the Commission it will explain what I mean. This is a paper I read before a meeting on "Church "Aid to Old-Age Pensions" at Lambeth Palace, in November last. The idea that I put forward there would enable us generally to be able to distinguish by character and by appreciation of character the unworthy from the worthy, and to help the worthy. The aid that might be given might be given as well by the State—what I propose here—as by the rates. It was this: after referring to the fact that the claim for the provision for the aged over 65, acknowledged by the State, cost at the present time, for the deserving only, an average amount of 230,000*l.*:—"If "Christianity undertook the care of all these at "the cost of 150,000*l.* it would relieve the "State, which represented Christianity and non-"Christianity, the charitable who gave and were "taxed in addition, and the uncharitable who "gave nothing and were taxed, of a charge of "230,000*l.* a year. This would be unreasonable; "but the unreasonableness could be got over by "the State bearing a share of the burden—say, "75,000*l.* a year—and leaving the churches to "find 75,000*l.* a year instead of 150,000*l.* It "would be said that poor rate and charity were "essentially different things. He answered that "that was no reason why they should not co-"operate. The thing was done at the present "moment. Guardians at their discretion might "and did grant out-door relief to meet guaran-"teed contributions from friends and relatives "so as to keep destitute old people from having "to enter the workhouse. Then came the "question how to distinguish the deserving from "the undeserving. Many a plausible old pauper "might be a superannuated reprobate. But for "such a project as was in his mind a good "measure of character based on known history, "conduct, and credit could be applied. A "general central pension fund for the deserving "poor, given as Christian charity, should be "established in London."

Lambeth scheme of State and Church joint aid for deserving aged poor.

12852. How do you establish what the deserving poor are? Whose recipe have you for saying who are the deserving poor?—That we come to a few lines further on: "A general

Central and local church committees and pension funds.

Chairman—continued.

" central pension fund for the deserving poor, " given as Christian charity, should be established " in London. At the same time in connection " with it local pension committees should be " formed, if possible, in every parish; for the " smaller the area the more perfect the means " of deciding on deserts. These committees " should meet, say, once in three months, and " consist of subscribers to the local pension funds, " with power to vote in proportion to their con- " tributions. These committees would investi- " gate the cases of all aged persons, who, unaided, " would be compelled to enter the workhouse, " and decide whether they would bind them- " selves, say, for six months, to find a sum of " 1*s.* 6*d.* a week towards their support," instead of letting them enter the workhouse. " Such com- " mittees, knowing the true character and history of " the individual candidates amongst whom they " had lived for years, would only contribute their " money to help deserving cases, and would leave " the undeserving ones to enter the workhouse, " which truly was the best place for them. The " local committee would notify the case to the " central committee, which would undertake to " add 1*s.* a week to the 1*s.* 6*d.* locally contributed, " and would apply either to the guardians of the " union concerned (or, much better, if an Act for " the purpose could be passed, to the State " authorities, so as to disconnect the pensions " from the Poor Law), to meet this 2*s.* 6*d.* with " another 2*s.* 6*d.*, so as to make the pension up " to 5*s.* a week; and the whole pension so " obtainable would be sent direct from the central " office to the recipient either weekly or monthly, " as might be found best, but only so long as the " local committee continued its payment of 1*s.* 6*d.* " a week. Misconduct or palpable misuse of the " gift by the recipient, which the central com- " mittee would never hear of, would justify the " local committee in closing the contribution " for any individual recipient if it were found " necessary; so that not only original but con- " tinuing good character on the part of the " recipient would be guaranteed, and as long as " he deserved it he would receive his pension " and be saved from having to enter the work- " house. By such a plan all parties would gain. " The contributors' consciences would be free " from the sorrow of seeing a worthy old " neighbour in old age banished to the workhouse " and to its wretched associations, maddening to " the decent deserving poor; and they would " probably lose nothing by their charity, for the " difference between the out-door relief given by " the rates or State and the costly in-door relief " which otherwise must have been given would " reduce the rates or general taxation by at least " 18*l.* a year, and probably pay off, in their share of " saved taxation, the weekly 1*s.* 6*d.*, or the yearly " 3*l.* 18*s.* which they had contributed for each case. " The uncharitable ratepayers or taxpayers who " contributed nothing would also be large gainers, " and therefore not objectors, while, lastly, the pen- " sioner himself, receiving his pension, not at his " door as a parish dole from the relieving officer, but " through the Post Office from a board in London, " controlled by a local knowledge of his conduct, " would not be looked upon as disgraced by being " a pauper on the parish, but would be in receipt " of his little annuity in his own old home as a " mark of honour and respect from the neighbours " among whom he had lived, and who had testified " and continued to testify to his personal and " moral worth."

Local committee to select deserving

State to pay half.

All parties would gain.

Relief no disgrace if given this way.

Chairman—continued.

12853. Well, but all this scheme depends upon the general establishment of local committees?—This is the scheme itself. That is one of the means of meeting the question.

12854. Have you any other suggestion to make?—I think, my Lord, that that is all I have put down.

Lord Playfair.

12855. Would you explain a little more than you have done what you mean by the Post Office having savings stamps; do you mean for their insurance business alone?—For savings bank and for insurance. If they have an insurance stamp, once it is got it can only be used for the insurance account.

Stamps for Post Office insurance.

12856. Yes, for insuring their own policies or for helping them to pay the subscriptions to friendly societies also?—No. I mean that the Post Office might administer the annuities without the trouble of the people sending their contributions. I mean that instead of having anyone to call to look for subscriptions, the Post Office shall have a stamp which any annuitant would buy and put on a slip, and so pay into the Post Office in payment of his premium.

12857. As payment for Post Office annuities?—Precisely. It has generally been supposed to be impossible for the Post Office to give people the benefit of collection, but if you had it made a matter of interest for every letter carrier who passes every house to sell stamps for this purpose there would be no difficulty about it.

12858. Then you would do it now in the same way as the Savings Bank's business is done?—Yes, in the same way as the Savings Bank's slips are employed.

12859. By having insurance slips of the same kind?—Quite so. If a person had an insurance account, he might say, "I want to buy an in- "surance slip," and if it was known that it could be only applied for that purpose, it would not be wastefully thrown aside. It could be only used for the insurance account.

Mr. Humphreys-Owen.

12860. I think you rather under value the efforts which the friendly societies are making to secure actuarial solvency. Take particularly those figures which you laid before us of a comparison of the deficiency between 1880 and 1885. I think you showed that the deficiency of 1885, actuarially, was rather larger than in 1880. Have you any notion whether the principles upon which the valuation was conducted were the same; whether they were valued at the same rate of interest, and valued with the same tables?—I do not know; I only know what the statements are that are put forward by the friendly societies themselves. I was sent by an official of a society the 1885 valuation, with a courteous letter. I went through every page of the valuation, and added up the amounts, and I found that they were quite right, and what their deficiency was, and compared that with the deficiency announced five years afterwards; I know

Friendly society deficits.

Mr. Humphreys-Owen—continued.

nothing more about it. It may be the subject of explanation, but at the same time it certainly appears from the society's own statement by its own valuer, that the deficiency in the later valuation is 61 per cent. larger than it was on the previous valuation, while it does not appear that the number of members has increased in a relative degree.

12861. Do you not think that Mr. Chamberlain's statement, that he proposed to deal with individuals and not with societies, removes your objection; that under his scheme the solvency of societies would not be guaranteed by the State?—That was not an objection I made as held by myself, but it was mentioned as a cause of the unwillingness on the part of the friendly societies to co-operate. I said that the friendly societies would not co-operate, because they would at all events have to put forward a statement of the condition of each separate lodge; and the Government could not possibly, and would not be expected to, act with a lodge, if it had a very large deficiency. They would not like to be called upon to put these things before Government officials. I said that they might be sound actually, but not actuarially.

Societies object to state inquiry as to solvency.

12862. Then you would not think it satisfactory to allow whatever board administered the pension fund to accept on their own authority the statements appearing on the reports and valuation sheets of particular clubs which were brought forward as providing a pension?—I do not think that there would be any objection to that, but I did not mean that they should accept a statement of their own without inquiry. There might be one lodge in an absolute state of insolvency, and there must be some one to say whether it is a good statement or not; and what I hold is that they would not like to subject those accounts to criticism. It is quite a different thing from saying that they should be compelled by the State to bring their valuations out in a certain way or to have a surplus. What I was arguing was that they would not co-operate as a body, though they might obstruct as a body; but they would not co-operate as a body, because it would be contrary to their own interests, with Mr. Chamberlain's scheme. I may add that I should be very glad, indeed, if there was any way in which the great friendly societies could take the matter up and work it through their members.

State and Church (or parish council) joint scheme.

12863. Then as regards the scheme of providing a charitable fund, how would you prevent the overlapping by different religious agencies; I take it that this charitable fund which you contemplate is in connection with the Church of England?—Yes, we contemplated it in that way. A subject of discussion was: "What could the "Church do to help to diminish old-age "pauperism?" and we discussed it from that point of view, regarding the Church as the largest body, as it is probably, which has a parochial organisation throughout the country, and with a unit of which the parish would be taken as a type. One of our distinctive principles was that it was not to be limited to people of one view of religion. I say simply that the Church might start a thing of that kind into which every kind of dissenter might come, which every person of every sort of belief might join and might be assisted.

Mr. Humphreys-Owen—continued.

12864. Do you think that practically you would be able to get people of different denominations to join a fund of that kind?—Well, we will suppose that I am the vicar of a parish; but I should say that the thing would go on to this if the State took it up, there might be parochial administration. I would not care who was appointed chairman, for the vicar of the parish is no more than anyone else; but we will take it that I am vicar of the parish, and we say that we have three or four poor old people who must go into the workhouse. We say: "We cannot "afford to pay 5*s.* a week for each of these people; "we cannot afford to relieve our neighbours at "that expense but if there is a central fund in "London, and the nation will add something as "well, and we can get some control over "the conduct of these people and some guarantee "that they are deserving"; if this were made a parish thing, or, for the matter of that, a thing for parish councils to deal with, putting the Church people as such out of the thing altogether, you would have a body that would then be able to say: "Yes, we will help our people whom we "know and respect; we are ready to put 3*l.* or 4*l.* "every year to it for each such person; we will do "that in order to keep these people out of the "workhouse"; and if the nation did their part as I have described, that would make the thing perfectly easy.

12865. Does that contemplate contributions by the old people?—No. I am talking of the method of dealing with old age-pauperism, of keeping these old people, these aged people, out of the workhouse. It is a suggestion merely.

12866. But by that plan you get very near the proposal made frequently, that out-door relief should be made a parish charge, and in-door relief a union charge; you do in that way, do you not?—I think not; I think that would be rather an injurious thing.

12867. Why?—The parishioners if they had the power would drive them all into the workhouse. I am talking of a voluntary contribution agreed upon by a body of these people to give something to testify to their idea of a man's worth.

Mr. Loch.

12868. I understand, Canon Blackley, that you still are agreed in principle with what you originally advocated, namely, that the insurer should pay the whole cost of his pension?—I think I explained that I was quite ready to embrace Government aid, State aid.

Does not object to State aid to self-help

12869. Quite ready?—Yes, because we are past the time when State aid is objected to.

12870. You quite realise that having adopted a part payment system by the individual there will be never any chance of reverting to the whole payment system with which you started?—I do not agree with that; I think that as wages rise and prosperity increases, the nation may reduce the amount paid for future entrants. That might be a matter for future legislation, and it would have to be settled by experience. I think if you give some one an absolute claim to something without any contribution of their own at a certain age, you could never take that away once that was established; but I do not say that a subvention by the State to pay a

Mr. Loch—continued.

pension insurance must for ever bear the same proportion to the sum paid by the first contributors.

12871. You recognise the principle of State maintenance in the case of those people who receive part of their money from the State allowance?—I recognise the principle of the State aiding those who are willing to aid themselves.

12872. Does it not come to more than aid, or temptation; is it not, practically, maintenance?—Well, of course, any money you get is maintenance, whether it comes from any source.

12873. Therefore, in principle, it is not unlike the Poor Law?—I think it is very unlike the Poor Law.

12874. Why?—Because, in the first place, the Poor Law provides by the taxation of all the thrifty for all the wasteful. General taxation is different, and would be felt less as a Poor Law matter; I uphold now what I believe to be now most reasonable. If we cannot drive reason into stupid heads, we had better do the best we can. It is a case of half a loaf, which is better than no bread.

Different from Poor Law aid.

12875. That is to say, failing in your original policy, you accept this as a second-best thought?—Yes; while waiting the carrying of my original policy, I regard the proposals made not as final, but as a step in the direction of wiser measures still.

12876. And that the pauperism which is due to the needs of widows, in the case of widows obtaining out-door relief, would by your plan still continue; for I understand you to disagree with Mr. Chamberlain as to the inclusion of insurance for widows?—I think they should be separately dealt with, not as regards all old-age pensions, which only concern old men and women.

Relief of widows should be separate from old age pensions.

12877. And the widows' insurance should be separated, and be a voluntary insurance?—Yes; or there might be a Royal Commission to consider that when the time came. But it is a distinct thing, and brings a new element into the calculation of annuities for old age.

12878. And you have come to the conclusion that people are not sufficiently good judges of their personal interest in making provision for themselves throughout life?—That requires a qualification. They are not qualified when they are young, and when they are young is the only time when they can do it.

12879. You have laid stress upon the evil effects of the Poor Law?—The evil principle.

Evil effects of Poor Law on thrift.

12880. You have laid stress on the evil effects of the Poor Law as diverting people from their proper interest. You agree to that?—Yes.

12881. If that diversion is limited or reduced, would you not expect that the people would become better judges of their personal interest?—I do not quite see the gist of the question.

12882. You have said that the Poor Law diverted people from the consideration of their personal interest, leading them not to save and be thrifty in their old age: I ask you therefore, whether if the temptations which the Poor Law puts before them are limited by improved administration and in many other ways, you would not find them rally and be willing to provide for their old age, having due regard to their personal interest, without State compulsion?—You mean to ask me whether a better administration of the Poor Law might not make pensions to be unnecessary.

Mr. Loch—continued.

12883. Yes, that is one way of putting my question?—I do not see any hope for it.

Cannot be cured by strict administration.

12884. Why do you not see any hope for it?—Because there is always this to be considered, that if you wanted to bring into operation a universally strict administration of the Poor Law you would find a revulsion against it, you would find that the people would not stand it, and the reason that they would not stand it is, that a vast number of people who have been paupers by the existence of the Poor Law would consider themselves, and other people would consider them, to be very cruelly used, if very stringent measures were taken against them; and until you can devise some measure to check the gigantic flow of pauperism you cannot reasonably help those who are submerged by the evil principle of the present Poor Law.

12885. You are of opinion that the present Poor Law has so far affected the people that they cannot rally?—That they are too old to rally.

12886. Do you think that old age pauperism is on the increase?—I do not know.

12887. Old age pauperism is on the increase, is it not?—I cannot tell whether old age pauperism has increased or not.

12888. You have laid great stress upon the necessity of those who provide for old age beginning early?—As the best hope of doing it.

Juvenile lodges do not meet problem.

12889. Yes. The Foresters' Juvenile Lodges have increased rapidly. Your system, the system you now propose, is a voluntary one?—The system I now support is a voluntary one.

12890. Do you not think that the evidence of the large growth of these juvenile societies, which, as you say, are comparatively rich bodies, affords the hope that through them this question may be settled?—I have no hope whatever of its being settled in the time of the present generation.

12891. But Mr. Chamberlain's scheme would not take effect for this generation?—Oh, yes, it would take effect with a person who paid in his contribution to-morrow, he would possess then an absolute insurance which would alter his character and his circumstances, and his happiness through all time.

12892. His first deposit payment is to be made before the age of 25, and the advantages would not be reaped until the age of 65 was attained?—Yes, but he would have a possession then; he would know what he was paying for, and that his old age was provided for.

12893. That is 40 years hence?—Yes.

12894. And in the case of the young man who joins one of those juvenile societies the condition would be similar, would it not?—I think for the most part these young men act under the influence of their fathers, and if the fathers approved of a pension fund, then they would induce those young men to join such a fund.

12895. But we are dealing at any rate with large bodies of juvenile lodges of the Foresters, and probably other societies, so that we are dealing with a very large proportion of the younger generation of men?—Well, a proportion

Mr. Loch—continued.

of the younger generation of men of one class only, that is, the thrifty class.

12896. And you think that voluntarily the non-thrifty class would not be induced to avail themselves of such advantages?—Well, it is well to tempt them, but I do not expect much from it. I expect practically that very few of the non-thrifty class will avail themselves of Mr. Chamberlain's scheme.

Mr. Chamberlain's scheme a step, but compulsion best.

12897. Therefore, does not that rather undo your support of Mr. Chamberlain's scheme?—Not in the least.

12898. So that your true hope is in the compulsion?—I advocate Mr. Chamberlain's just the same, because it is an experiment and a step in the right direction, and it may lead to better things. I do not think that as it is offered it will draw the people we want, that is, the unthrifty class.

12899. That is to say, you want to draw those with whom, in your opinion, persuasion would be of no service?—Yes.

Thinks sale of insurance stamps would not delay postmen.

12900. You suggested that the Post Office might work almost on the system of industrial insurance; do you not think that the number of letter carriers would have to be enormously increased to carry out that plan?—I do not think that it would require one more official.

12901. But is not a great deal of time spent by the officers of the present industrial societies in urging upon people the desirability of subscribing and in keeping up subscriptions?—Quite so; I agree with that.

12902. Could, therefore, the Post Office, without a large increase of staff undertake such work?—Certainly, as the postman passes every house every day there need be no difficulty about carrying out the work, as the contributions for pension need not be paid more than four times in the year, once a quarter. The postman passing by and leaving a letter any day, even a month before the time, will say, "You will be wanting "some insurance stamps for your payment." Or he may wait until he is asked, but it is only a question of buying a few stamps, which the postman in any case is required to sell now to any one who requires a stamp.

12903. But who is to persuade?—He need not do that; that is his affair. It is not part of his duty.

12904. But he gets a percentage on the result?—Certainly.

12905. And would not the fact that his percentage might be increased by pressing people to subscribe?—You mean might not that have the effect of stopping his delivery?

12906. Yes?—No, I do not think that it would.

Would involve expense like collecting for societies.

12907. You think it could be done without any increase of the present staff?—I think it could be done, and that it could be done at a cost probably of 5 per cent. instead of the present 45 per cent.

12908. You are aware that the Prudential do a large amount of ordinary insurance business?—Yes.

12909. Have you any reason for objecting to the growth of that society, if by degrees it can increase its ordinary work?—Not the slightest objection.

12910. Therefore, as this society is organised on an enormous scale, could not the matter be left entirely to it?—No; because in the first place it does not do annuity business, and in the second place, even if that were not so, the relative cost to the insurers there would be so very much larger; it would still be 40 or 45 per cent., the cost of management.

Annuities unpopular: reasons.

12911. Why should it not do annuity business?—Well, as a matter of fact, very few societies will do annuity business at the present time.

12912. Why should it not do annuity business?—Because nearly every society formed as a life insurance and as an annuity society has given up the annuity business.

12913. Why?—Because the average life has become longer, and assurances therefore are less certain. They will take life insurance, because it suits them for people to grow older; because the contributions go on for longer years before they cease to be paid; but they refuse the annuities because if human life is longer they have to pay annuities for longer series of years.

12914. But you think it is not because of any disinclination on the part of the people to take up annuities?—I think they find a difficulty. I am a director of the Clergy Mutual Insurance, which is the largest society of its kind in existence, and we had an annuity branch, and we have only, I suppose, perhaps, 8 or 10 annuitants left, and the fund for annuities was extinguished long ago. We do not take any more annuities, and the payments for those few annuitants that we have left come out of the general fund of the society.

12915. Therefore it is not the thriftless, but it is the thrifty who would have to be persuaded to take annuities?—And that is my strong argument for the Post Office to undertake it.

12916. You agree to the statement of fact that it is not the thriftless but the thrifty now who do not take annuities?—No; they ought to take annuities, but the difficulty is this, that they have no security. It is very hard to induce a poor man to pay for an annuity, which he has to do for 40 years, and to get him to speculate on the soundness 40 years hence of a society which may be perfectly sound to-day. It is quite a different thing if he has the knowledge that he has the indebtedness of the nation to fall back upon. That is one of the essential things in reference to these annuities, that there should be a national guarantee for the payment of the money.

12917. Do you think that if there was security forthcoming such as the nation could give, that people would be willing voluntarily to subscribe for annuities?—At present the State offers an annuity through the Post Office, and the difficulty about it is, that it offers it on terms that seem a little higher than can be got in other offices.

12918. Do you think that the highness of those terms is the real cause why this system does not work as it stands?—I cannot say that, people will not foresee old age, that is the matter. We see old age when it comes, we see it in our Poor Law Unions and so on, but they do not see that when they are young, and that is the great difficulty.

12919. And that applies to the thrifty as well as to the thriftless?—That is so, because the vast

Mr. Loch—continued.

majority of the thrifty make no provision whatever for old age, and that is found to be the case in every class of the community, from the highest to the lowest.

In-door and out-door aged pauperism.

12920. You will have noticed, I think, that the increase of those who are over 65 in the house, is comparatively small, as compared with the increase of those over 65, who are in receipt of out-door relief?—I have not got the statistics.

12921. You will, probably, be familiar with Mr. Burt's and Mr. Ritchie's returns, there is probably Mr. Burt's return you will know of?—I fancy I have it with me.

12922. It is shown on the returns that have been received, that the number of persons over 65 years of age who are in receipt of in-door relief varies very much less than the number of persons over 65 who are in receipt of out-door relief. The increase, recently at all events, is in the out-door relief. You propose your charitable fund because you think that the cases will be driven to the workhouse; I think those are your words?—Yes.

Old people driven to workhouse.

12923. Do you find, as a matter of fact, that those cases are driven to the workhouse?—Certainly.

12924. Do you find that they are so driven in the parish in which you live?—In the parish in which I used to live.

12925. In the parish in which you live?—I do.

12926. That is in the St. George's (Hanover Square) Union?—Yes; and to illustrate that I will give you an instance of a woman who died this week in my parish. She was 82 years old, and but for me she would have gone in the last few weeks of her life to the workhouse; there was nothing else for her.

Or infirmary.

12927. Was she sick?—She was sick and infirm. She had been for many years a room-keeper, and when she became ill she talked of going to the infirmary, because going there makes the feeling a little different to what it would be in going to the workhouse. I felt she was old and ill, and I did not like the idea of her spending her last days in the workhouse, so we gave her a little help from our funds, the district visitors helped her, and she was temporarily got over her want; but when she found she could not get attendance, she said to me, "I am afraid, "Sir, I must go to the infirmary;" but I replied, "I do not see how I can allow you to go," and so we kept the poor woman out; otherwise, but for that, she would have gone; and she was a decent respectable woman.

12928. It seems to be clear that a very large proportion of the people in the infirmary are there owing to sickness; is that so; do you think that, in many instances, better provision could be made, provision beyond that made in the infirmary?—They only go the infirmary if they are really infirm, on account of being infirm and ill.

12929. They are infirm and poor people who are broken down in health?—Yes; they are infirm and poor people who are broken down in health. But it is only when they are ill that they go there. They do not get into the infirmary for a year at a time, or for the rest of their lives.

12930. We will take the cases that do not go to the infirmary, or that are not infirm; with regard to those, are there cases of that class driven into the workhouse; I speak of the workhouse apart from the infirmary, which you referred to?—You asked me about my town parish; well, the fact with regard to that is, that most people who go to the workhouse are people who go there without my knowledge. They are people of indifferent character, people who are driven there, and people whom I will not help and whom it is not my business to help, and I hear no more of them.

Inmates of St. Georges's workhouse mainly undeserving.

12931. Your remark is limited by what you have said?—I only talked of deserving cases, and in the case I have just now mentioned you will find an instance of a deserving woman, who would have had to go to the workhouse, but for the other help which she received.

12932. You mean to the infirmary?—Yes.

Stockbridge Union.

12933. Then with regard to the country parish you referred to; you were there, I think, for some considerable time, and you knew it intimately?—I was in that parish for six years. I was a guardian of the Union of Stockbridge, and for the first year and a-half that I was there I was the chaplain of the union—the first two years.

12934. Now in that parish, in 1891, the in-door paupers in the union, including your parish of Stockbridge, the in-door paupers over 60 years of age, numbered 24 males and 6 females. The out-door paupers over 60 numbered 26 males and 39 females; the total was 95. Does it appear from those figures that there was any such sending of persons to the workhouse as would be an extreme grievance; or, in fact, a grievance at all?—I do not know—this is a return of two years ago; it is four years since I left there, but I know perfectly well that at the time I was chaplain of the workhouse, and while I was a guardian, that there were many deserving poor in that union, really deserving people, who were only there through poverty.

Deserving inmates.

12935. But here are, over 60 years of age, only 30 people out of a population of 6,602, in the workhouse?—Well, I think that very many of those cases are very hard cases.

12936. Six of them were women, six out of 30?—Yes.

12937. It appears on the other hand that a very large amount of out-door relief was given; was there discontent felt in regard to the giving of out-door relief?—There was always discontent that enough out-door relief was not given, and we did our best to avoid giving out-door relief, and we succeeded, but then we had cases where we had to offer the house and which were very hard cases; often and often when we have sent a man away, after saying to him "We can give "you an order for the house and nothing else," one of us has gone after that man and has said to him, "We, as Poor Law guardians, can make "you no other offer, but we will give you a little "a week in our private capacity," and we have made it up amongst us, because we felt that the case was a hard one—perhaps a case of breaking up a home, and very often where a man had led a decent life, and yet there was no one to give him anything until we went and asked the old employer to help us to do something, and in that way we have kept him out of the house.

Out-relief restricted; hard cases often helped by private charity.

Mr. Loch—continued.

12938. Do you often have to break up a home?—We do, certainly.

Some homes broken up.

12939. Why did you not give out-door relief in those hard cases?—Because the law did not allow us to do it.

12940. What is the point of law that prevented you from doing it?—We acted on the regulations before us at the time, but I cannot now quote them; but I know that there were certain cases in which we could not give parish relief—where it was not our duty to do it.

Mr. Pell.

12941. Do you refer to cases of illegitimate children?—I am talking about broken down old people.

Mr. Loch.

12942. Can you make no statement as to the reasons which led you to send those hard cases into the workhouse?—We did not send them into the workhouse, they came. We never did send them, we took them as they came. Their circumstances sent them to the workhouse. Such people who came to the workhouse would come of their own accord, they would feel that they had nothing else for it, but to apply for admission.

12943. I understood you to say that you refused out-door relief because of certain regulations of the Local Government Board, and it seemed to me material to ask you some questions on the subject, as one of the references to this Commission is as to what alterations shall be made in the regulations, and it seemed important to me to learn what the rules were to which you referred?—I meant that those were applicants for out-door relief, who, if they did not get it, must go into the workhouse, and we thought their cases so hard that we put our hands into our pockets, and that is all. Those are only the best of them, but the worst must go to the workhouse, and it is only natural under the circumstances that they should.

12944. You reckon that 230,000*l.* would be required; was that in London or in the country?—I just put this statement this morning into my bundle, because I thought it well to give a hint as to the possibility of distinguishing desert. This sum was made on an estimate on what the present sum was, estimating what the number of supposed deserving people in England and Wales was.

Cost of pensions for the deserving aged poor.

12945. You propose really to have half the money required for that by way of charitable donation and half by way of State grant; would that be your proposal?—That was my proposal.

12946. Does not the State grant become really a sort of State charity, which is very like out-door relief?—Yes, but if so it is only half as bad.

12947. Have you ever considered the possibility of raising the whole of it by charitable funds?—I think it would be a very unjust thing to the charitable to expect them to do it, and I think that where there is a vast number of charitable who are charitable, and a vast number who never give a farthing, I think that State aid would make them, in some form, do something.

Charity should help, but not pay all.

Mr. Loch—continued.

12948. Do you accept that argument; do you practically accept the whole argument of the thrifty paying for the unthrifty, and so forth, which the Poor Law system carries here?—I do not think I do. It does not seem to me so.

12949. Have you thought out in detail at all what your method would be for the supervision of these cases, for after all a small local committee could do but little; you have many cases, I understand, which would require much continuous supervision, as they would be aged persons; have you really considered how that could be organised?—In the parish I was in in the country I should think that if there were half-a-dozen people who would otherwise go to the workhouse, there might be two who ought not to to be let go the workhouse, and whom we should always know as long as those people lived, and we might make up a little fund to provide for whatever we would give them, so that if we gave 1*l.* a quarter, and a central society in London gave another 1*l.* a quarter, that would be 8*l.* a year, and if the State doubled that, I believe the thing would be done.

12950. You could not do it without that?—We could not do it without that, but we would be saving the rates the cost of persons who would become paupers, and I think the State should do that.

12951. There would be no almshouses or charitable funds out of which these contributions would be provided?—The people in almshouses would not claim this help.

Parochial charities might be used.

12952. Would you be opposed to the suggestion that some part of the City parochial charities would be available for the purpose?—I think that is an absolutely just proposal, and I should uphold it.

Mr. Stockall.

12953. Mr. Blackley, with regard to the friendly societies and their financial position, you said that the deficiencies have increased as between a former valuation, one in 1880, and one in 1885; have you taken into consideration the stricter basis upon which the valuation of 1885 was made, as against that of 1880?—Not, in the least. I simply took the valuation that was stated in this evidence.

12954. Mr. Watson, in his summary of that valuation, gave us this statement: "In the "present valuation"—that is, the 1885 valuation—"76·74 per cent. of the lodges have been "valued at 3 per cent., 17·78 per cent. have been "valued at 3½ per cent., and 5·48 per cent. have "been valued at 4 per cent." The difference between the valuation at the different percentages in 1880, as between that and 1885, would considerably affect the amount of the deficiency, would it not?—I believe so, certainly. I am very glad to hear the explanation. I merely took that statement, the relative statement of the two valuations, and the evidence given here, I think, by Mr. Chamberlain; I took them exactly as they stood. I had not another basis to do that upon; I do not know whether this basis is correct or not; I simply found what was publicly stated and put forward as one general conclusion. Of course they had to value at lower interest, because they now obtain lower interest.

Friendly Society valuations in 1880 and 1885.

Mr. Stockall—continued.

12955. As representing the friendly societies, I naturally desire to have your statement corrected so far as I can, if it can be corrected, according to the facts so far as they exist?—Yes; I am very glad to make the correction.

12956. You are aware that the societies altered considerably their rules as to valuations between 1880 and 1885?—Yes.

12957. That is that they compelled more strict accounts to be kept and sent to the valuer than had formerly taken place?—Yes.

The great societies aim at soundness.

12958. With regard to the position of the friendly societies, you are aware that all steps for improvement in the financial condition of the societies have been initiated by the societies themselves?—I think they have so far as I know.

12959. They have been taken in hand entirely by the societies themselves without any influence or steps being taken from any outside source?—I may say that I think the leaders of the great friendly societies deserve the utmost possible credit for their endeavours to secure soundness, and to improve the whole condition of the societies in every respect.

12960. Have you noticed also how they have altered their rules so as to endeavour to obtain perfect soundness?—No, I have not followed their proceedings in the least degree for some years past. This subject has dropped almost altogether out of my mind for the last four or five years.

Lodges becoming solvent by lowering benefits.

12961. You are aware possibly that one of the societies, the Manchester Unity, passed a rule that when a lodge shows a deficiency below a certain point, it shall immediately take steps to remove that deficiency by increasing the contributions or decreasing the benefits to the members?—I do not believe that that is a new rule, for years ago I remember that that was the rule. I think that in the 1880 valuation it was stated that that should be so, and the only thing about it is that you do not improve a man's position by altering the scheme so as to make him take less than he agreed to take. Suppose a man insured for 12*s.* a week, and the lodge is obliged to lower the benefit, it means that instead of that lodge paying him 12*s.* a week they may pay him but 2*s.* 6*d.*, and I do not think that that varies the condition satisfactorily. But if the societies required their lodges to raise the sum contributed they would improve their solvency, and keep up the benefits that were contracted for.

12962. With regard to the valuations of these societies, you are aware, I suppose, that a stroke of the pen will make a lodge or a branch solvent as against its being insolvent?—Not the stroke of a pen, a difference of statement, and the statement may be true or not.

12963. But the basis of calculation is according to the amount which is paid in contributions, with interest from the capital which they have in hand, and as against that, the benefits that are to be given?—Quite so.

12964. If you lower the benefit or increase the contributions you immediately place the matter for investigation by the actuary in a different position?—Decidedly. If all the members of a lodge that is in deficiency agreed to take 5*s.* a week instead of 12*s.* a week, the actuary on that basis will declare that that lodge is financially sound; but the members of the lodge will get 7*s.* a week less than the 12*s.* a week which the lodge contracted to give them. My point was to show that friendly societies would not co-operate with Mr. Chamberlain.

Mr. Stockall—continued.

12965. Have you seen the evidence given by Mr. Stead before us last week?—No, I have not had it before me.

12966. Would you be surprised to hear that out of nearly 800,000 benefit members in the Foresters senior body, there were only 490 during five years who had applied for parochial relief or, in other words, 98 per annum?—Did he give the aged people over 65, the number of people over 65?

12967. Those were in the gross?—In the gross; well I am very glad to hear it; but this does not tell us how many of the aged (over 65) are supported by the societies.

12968. Hearing that, I suppose you would say that the friendly societies were providing in a remarkable way for their old-age members?—I have never said that they are not doing their best; but I do not think, generally speaking, that they provide insurance, such as is spoken of before this Commission, in any sense for the aged of their members.

12969. Not under the name of old-age pensions; but they do provide for them by paying them money in the shape of sickness pay?—Certainly.

Old age sick pay.

12970. It is called under many names, superannuation, deferred sick-pay, and so on?—Quite so; I believe something is being done, but I shall be corrected if I am wrong in saying that these superannuations are not contracts so much as compromises; that is to say, if it did not suit the funds of the society to give a man a little every week instead of giving him his sick-pay whenever he was sick, that it would cost him more, and that it is a convenient thing to do what they are doing; and I believe also that it is a matter of advantage to the general funds, that these superannuations which are of smaller amount should be given instead of a liability—what is called a continuing liability—to full sick-pay whenever the aged man wants it.

12971. You attribute the motive which the friendly societies have in paying this deferred sick money, to the fact that they pay less that way than they would pay supposing the members were left to take their full sick benefits under the rules?—No, sir; I do not at all intend to apply anything I have said to motives, I simply referred to the fact, and you will correct me if I am wrong, as to whether it is the case or not; I should say it is a very reasonable thing to do for the society to make a small weekly payment by bargain without proving sickness every week, with the man who otherwise may claim many large payments by proving sickness for many weeks.

12972. If I tell you that the spirit in which this is paid is not from an insurance society point of view, but from real brotherly sympathy, I am sure you will be very pleased?—I absolutely believe that with regard to the vast number of members of the society, that they think they are doing a kindness; but at the same time it can, of course, be stated for us, and will be, I have no doubt, by somebody who represents the friendly societies, whether or not the societies

Mr. Stockall—continued.

lose money or gain money by what is called the superannuation or old-age pay, instead of the sick pay.

12973. But the evidence by the friendly societies is that they lose money by paying it in that way, and that they continue to do it simply because they let sympathy override their discretion?—Doubtless they lose money either way; if it be proved that their superannuation cost more than continuous sick pay would I think it speaks very well for their liberality, if not for their management, but this does not appear so in general terms.

Juvenile branches.

12974. With regard to the juvenile societies, you have an idea, as I gathered from your evidence, that those societies have large funds in hand?—No; I gathered from the evidence here, which I quoted, that they were exceedingly rich. It was Mr. Brabrook's evidence that they were exceedingly rich, and that this money did not go to the members.

12975. The two largest societies which have juvenile branches are the Ancient Order of Foresters and the Manchester Unity of Oddfellows. Altogether, I believe the members of those juvenile societies amount to about 150,000 and those members are possessed of capital to about as many pounds. The rules governing those societies provide, in most cases, that there shall be a valuation made at the end of each year, and that the surplus money found on valuation shall be distributed to the members at the end of the year. Are you aware of that?—Not in the least. I quoted simply in furtherance of my view, the statement made by Mr. Brabrook with regard to the extreme richness of those juvenile societies.

12976. Yes, and Mr. Brabrook is correct with regard to some of those old juvenile societies. Many of them have very large funds, but it will not do to apply that statement to future juvenile societies and the general body. With regard to the juvenile societies the general body now provides that the surplus money that they have in any year shall be divided amongst the members, after securing to these members sufficient at the end of their membership to pay the entrance fee to the senior body?—Then may I take it that each of those juvenile members who join, say, at the age of 12 years, will get back his share of the surplus every year.

Value of juvenile old age insurance.

12977. Not in all cases, he gets back the surplus in some form or other?—Less what will pay for his admission into the general societies afterwards, which is but very reasonable. But then if that be so, the point I wanted to show still remains equally strong, that if that money were not paid out of the fund it would keep until that juvenile member ceased his membership of the juvenile body, and that there might be principal enough to pay for his pension then.

12978. No doubt it would be one of the great objects of the juvenile societies in the future to endeavour to provide for a pension—that is by contributing to a pension for old age commencing, say, at the age of three, which will reduce very considerably the amount which will be necessary to be paid yearly, and may eventuate in provision for old age being provided for at the age of 25?—Yes.

12979. With regard to the competition of bad societies with good societies, and as to whether there could not be some law passed with regard to all societies, that they should be established under certain conditions on a given date; what kind of law was it that you had in your mind?—What I had in my mind was this, that the law should enact that after a certain date no new friendly society should be established without reasonable actuarial certification of the scale of rates proposed.

Proposed law as to new societies being on sound basis.

12980. I understood you to say, that you would not apply that to the existing societies?—Certainly not. It is a law that affects only new societies, henceforth to be established. I do not wish to touch any existing society.

12981. Would you carry that law so far as to affect members initiated into an old society after it came into effect, as well as to members initiated into a new society; would you apply that rule to the existing societies for all members who should come after a given date?—No; I should not interfere in the least degree with any existing society whatever.

Mr. Booth.

Pensions.

12982. The cost of providing old people with pensions may be admitted to be serious?—Yes.

12983. But I would submit to you that it is no greater, whether the money is obtained by direct collection from the insurer, or by means of ordinary taxation, the amount of the cost is no greater?—I suppose the same sum would be required to assure the same benefits in every case.

12984. Then taking your own scheme, your original scheme, with regard to the old, and which you have told us you still adhere to as most desirable, the scheme which necessitates that all people, when they are young, should pay to the——

Difference in principle between compulsory insurance and taxation for a scheme of free pensions.

Chairman.

12985. All wage-earning people?—No, every individual, every unit of the population.

Mr. Booth.

12986. Is not this a compulsory form of taxation?—It is a compulsory form to make every man contribute for himself, not a form of making him contribute for other people.

12987. But I have been trying to define taxation; is it fair to define it as a compulsory collection of money for public purpose?—No, I think not.

12988. How would you define it?—Because, if it be that really, to provide a man with a pension in his youth is both a private and a public purpose, you cannot call it either one or the other.

12989. It would be a private purpose, no doubt, if it was voluntary, but in so far as it is compulsory, surely it must be looked upon as a public purpose. It is not his own desire?—In a great degree it is a public purpose, but it is not altogether a public purpose. For instance, supposing a man is called upon to contribute a tax, for cleaning out the Thames, he may not go near the Thames all his life, but he has to pay for that all the same; but where he is asked to pay for an insurance for himself, and where his own money will be stored, protected, and

Mr. Booth—continued.

guaranteed, and repaid him at a certain time, I do not regard that as taxation at all, in the same sense as the other.

12990. But if you take a parallel case, the case of a man who is taxed through the rates in order that the streets may be swept, including the street immediately opposite his own house; he benefits privately, no doubt, by it, but nevertheless we count it as public expenditure. The effect on individuals benefiting directly by the expenditure of public money does not make it other than a public expenditure?—No; but no one else but the man himself benefits by the pension scheme. Every one benefits by such taxation as that to which you have referred, but by a compulsory pension fund no one but the contributor will benefit.

12991. Then your only point is in regard to that, that although it is a compulsory collection of money, it is not for what you would call a public purpose?—No; my answer is that although it is a compulsory public collection it is a collection infinitely more just than the present collection for poor rates or other taxation of that sort.

The former is not taxation, but purchase of a chance.

12992. Possibly, but it is on the same basis?—No; I do not agree with you, there is a very distinct difference in the basis between the two.

12993. What is the difference?—The difference is that my scheme asks a man to provide for himself, and other schemes ask men to provide for other people.

12994. But a man may not live to receive his pension?—The answer to that is that he pays, not for receiving the pension at a certain age, but pays for the contingency of his living to a certain age, when he receives that pension. He pays only the cost of a chance, not of a contract of actual receipt.

12995. But if the sum needed is collected by a poll-tax on those of a certain age in the population for this purpose, it is public in the same sense that rates are public, and is not that a collection of public money by taxation for a public purpose?—The assumption is that this rate is for a public purpose, a distinct and different purpose altogether. It is a public purpose limited to the man himself, who pays the money, and therefore I do not think that they run on the same lines.

12996. Let me repeat my question. But if the sum needed is collected by a poll-tax on those of a certain age in the population for this purpose, it is public in the same sense that rates are public, and is not that a collection of public money by taxation for a public purpose?—I know that some people regard them in the same sense as rates, and I do not mind it being called a poll-tax, because every tax that every person has to pay is a poll-tax.

12997. And you think, in effect, that the excellence of the purpose, and its being aimed at the specific advantage of each individual, is sufficient to take it out of the category of general purposes?—No, there is a general contingent benefit in it and it would be good for the nation, and, therefore, as far as it goes, it is for a public purpose; but, at the same time, what is taken from the man is used for himself and not for other people, and therefore it comes into a different category altogether.

Mr. Booth—continued.

12998. It is the case if everybody in turn benefits that the whole nation benefits on your principle. Every individual is asked to pay and offered individual benefits?—Yes.

12999. And does not that make it a general purpose?—No; because the fund by which he benefits under my proposal is a fund reserved and accumulated for himself.

Compulsory insurance is not thrift.

13000. Then what relation is there between a compulsory payment to the State and thrift?—I do not think that there is the least necessary relation between them, none whatever. I never argued that there was.

13001. I thought that you argued that benefits occurred from your scheme which would not occur by mine, because yours encouraged thrift?—Well, but not necessarily. Yours discourages thrift, while mine does not. What I mean is this: If you have an insurance that you compel all the thrifty and all the wasteful alike to pay into, you have to deal with two classes of people, the thrifty, who are thrifty by nature, and the insurance is an encouragement to their thrift; and the people who are unthrifty and who have no thrift to be encouraged, and therefore it is not an encouragement to their thrift. It is through compulsion of them, although it is done for them. On the other hand, to people who are willing to contribute for those benefits and to provide for themselves, it is a useful thing and tends towards thrift; but the object I propose in the matter is not to be measured or condemned by its supposed effect upon thrift. It is a very common thing to say: "You cannot make a man thrifty "by Act of Parliament," but the answer to that is that I never suggested such a thing. You cannot alter his character by insurance, but you can alter his condition. You can make a man provided, but you cannot make him thrifty, and my answer is that if you make a man provided in early life there are possibilities of thrift, but not necessarily consequences. In some people thrift will follow, in a great many it will not, but it is no blame to the scheme as proposed that it should fail to make all men thrifty.

Affects condition not character.

13002. But in what way is payment which is to be compelled to be considered or called "thrift" at all?—I do not call it thrift.

13003. You do not call it thrift?—The name of compulsory thrift instead of compulsory providence applied to my scheme throughout England has always annoyed me. I never intended that it should be capable of being so described for one moment; it puts the issue on a wrong footing.

13004. You have said that in my scheme there is an appeal to selfish instincts; why do you think that?—I must try to remember where I said that. I said that to provide everything without the recipients providing anything would lead to the advocacy of such a scheme by selfish people.

13005. But it must be remembered that my scheme deals with the present. It is not only dealing with the future; and those who pay taxes, I presume, are as a whole those in active life, are they not?—I do not know.

13006. Rather than the old?—A good many taxpayers pay on incomes which they have

Mr. Booth—continued.

realised in their working time, though they are quite quiescent now.

13007. But the great mass of the taxpayers would not benefit themselves; the old people, those over 65 years of age, are not the mass of the population?—No, certainly not; I agree with you in that.

13008. And therefore those who pay the taxes for the most part cannot be actuated by selfish motives if they are paying for others, and not for themselves?—I think you will find them actuated by very selfish notions in opposing your measures, and in saying, "It is very hard that we should have to pay all this."

13009. Yes, I quite agree; but that is the opposite side of the position. You said that I appeal to selfish motives?—I feel that I have used the word "selfish" somewhere, but I wish to see the connection in which I used it. I said, "When something reasonably liberal and gener- "ally just is put before the minds of our people "for their candid consideration, the proffer in its "stead of something likely to please them better "as calling on them neither for thought or self "provision, forms so strong an appeal to the "blind and selfish interest which lies at the root "of the main badness of our human nature as to "make the ignorant amongst us ready to be dis- "contented with any proposal less sweeping, and "becomes the offer of a bribe to warp their "judgment, making them believe that a good end "shall be brought about in an evil way." I think that is the passage.

Thinks Mr. Booth's scheme appeals to selfish instincts.

13010. Yes, that is the passage?—That is the danger of the proposal.

13011. Then I would ask, whose selfish interests are appealed to?—Oh, well, ——

13012. By a taxation which is paid by the whole people for the benefit of a small section, in the main, of the taxpayers, either rich or poor?—That is not your scheme.

13013. Excuse me, it is?—Mr. Booth's scheme is that the whole nation shall pay by taxation, but there are plenty of people who will get the pensions and who will never have paid one farthing of taxation.

13014. But I am talking of the present time; of the time at present. A very large sum you have said will have to be raised in order that this pension shall be paid to the old, and you, as I understand, say that that would, if done at all, be the result of an appeal to selfish interests; and I ask you whose selfish interests are appealed to in asking the whole mass of the taxpayers to pay money for the benefit of the old?—Oh, but Mr. Booth's scheme goes a great deal further than that. If they are to accept this proposal, they accept it on the assumption that they themselves, when they reach the age of 65, will receive 5*s.*, or if it were not for that assumption they would not pay at all.

13015. You think not?—No. This is really an insurance for every member of the population for all time to come, and the moment that is done, and the law is established, that where a person reaches a certain age he shall have a certain sum, if you say that that does not appeal to selfish motives I cannot understand such an argument. But to ask people at the present time to help old people who are ruined and past help by any other means, I say that that is a matter of charity, and we all ought to do it, and that might be a way of getting away the present ruined mass. But the assumption of a law being passed to this effect implies a continuance of that law; giving to every person when he becomes 65 a guaranteed claim, and that is an aid to selfishness.

Mr. Booth—continued.

13016. I have never suggested a guaranteed claim at all, and I put it to you, would not an appeal for this money in the present—and year by year—would not it have to be based on the other consideration to have any chance at all of being accepted; the consideration that if it were subscribed the difficulty of the old-age question would be solved not in 40 years hence but from to-day; and, therefore, is not the appeal that I make in this way a distinctly unselfish appeal; an appeal to the taxpayers generally, poor and rich, to pay for the benefit of the old, who, after all, are a small minority on the whole, and a very poor minority of the people?—It is not. We need not argue on the assumption of an increased population. If you assume that the population remain stationary, we may also assume that you will require this year to put your scheme into operation, and that you will have to do the same thing in every year. That is to say, it will increase, of course, by the number of persons for the number of years in the case of the people who are old, and that will represent an enormous sum. The mere asking the taxpayers for that is an unselfish thing. But the taxpayers will not submit themselves to such an enormous burden as that. Unless they feel that in the end they can undo it themselves, it will remain. If they pass a measure of this sort, they can never undo it. You can never conceive a year in which any stateman will ever come forward and ask the nation to cut off this, you may say, covenanted supply of 5*s.* a week to every person who has reached 65 years of age; it can never be undone. It must go on perennially.

It would be a permanent scheme, impossible to repeal.

13017. All I would suggest to you is that the motive which could induce people to spend a large taxation of this sort must be largely immediate, mostly immediate. No doubt, they may have the other motive; they may say, "We, in our old "age, shall be secured;" or they may say that which is far more important, "We not only shall "get rid of the difficulty to-day, but we shall get "rid of it for ever." But I would put it to you that the immediate motive would be the more important of the two?—Then what you mean is: do I think, or not, that the motive for getting rid of pauperism would be stronger than the motive of getting the pensions for themselves?

13018. Yes?—I do not think so, because the difficulty is met in a certain way to-day. The difficulty of present old age is met in a certain way, and not a very satisfactory way, but it is met to a degree.

13019. But I am referring not to the consideration for their own old age, I am referring to an unselfish motive, the unselfish motive of considering the condition of the aged poor of our time. Would not that, taking the whole population, offer it a more efficient motive than the consideration, taking again the whole population, of their own old age?—It would be only

Mr. Booth—continued.

possible if the population were satisfied that that was the only and the best way of doing it.

Objection to the thrifty paying for the unthrifty.

13020. I think you said that you had no objection to the rich paying for the poor in itself, that your objection was to the thrifty paying for the unthrifty?—Yes. That points to this view, if you will allow me to explain it, that in arguing against the evil done by the poor law and the effect wrought by the poor rates, I contend that the pressure of the poor rate is a great deal more severe on the industrious working man than it can be on any people of realised means; that is what I mean.

13021. You are referring to poor rate as opposed to other taxation?—I am, because the poor rate makes the labouring man who does his duty pay out of his pocket for the labouring man who will not do his duty. But if that is thought a grievance by such people, you and I, and people better off than ourselves, would say, "Well, we "should be ashamed to say, 'we did not want to "'bear our share of the poor rate.'"

13022. May I ask how that applies to my scheme, because I have not suggested money being raised by the poor rate?—Because to me it seems practically the same thing.

13023. You make no distinction between rates and taxation?—This additional tax would be a rate.

13024. Do you draw a distinction between the levying of a rate and the raising of taxation, between rates and what we call Imperial taxation?—No, I cannot; I think there is a difference, but practically it would be the same on the people who had to pay it.

13025. You do not object to the principle of the rich paying for the poor?—That is, do you mean, by raising money by taxation?

13026. I did not suggest rates, and I have confined myself to Imperial taxation, and Imperial taxation would, as a rule, especially in new taxation that could be imposed, tend to bear more on the rich than on the poor; but I understand from what you said, that you do not object to that?—The lower orders for the most part contend that they pay more than their share of taxation, and that, therefore, it will come upon them.

13027. Then you do say, that you strongly object, and I quite agree with you, that the thrifty, as thrifty, should pay for the thriftless as thriftless; but in what way would that be so, if taxation, if money raised by general taxation, was paid to all the aged? Are the aged thriftless because they are aged?—No, I do not hold in the least that they are thriftless because they are old; but I hold that a great number have always been thriftless. A great many are very thrifty old people who have failed, while a great many others in the nature of things have been thriftless throughout.

13028. Yes; but being all old people they are equal. In what way are the thriftless to be picked out?—That is another matter altogether. I suggest one way, that of distinguishing them by character.

13029. Quite so. But my point is this: You, as I understood it, object to my scheme on the ground that under it the tendency is for the thrifty to pay for the thriftless?—Yes.

13030. Why?—Well, I will show you. If you pass a measure that gives every person, at

Mr. Booth—continued.

65, 5*s.* a week from a public source of any sort, you must include in that number every thriftless man, everyone who has been thriftless, though you do include also people who are thrifty; well, those thriftless men will receive what they have never paid for, whereas the thrifty ones who have been denying themselves will have paid taxation, which those thriftless ones never contributed to, or can be proved to have contributed to.

Unthrifty pay more taxes than thrifty.

13031. I cannot see how it is a question between the thrifty and the thriftless. The thriftless man, who drinks largely of beer, does he pay less taxation than the thrifty man?—He pays more.

13032. Your contention was that he paid less. You told us, you have just said, that the thriftless man, who receives along with the thrifty, and equally with the thrifty, in the matter of a pension, would have not done his share of the taxation?—But, if you remember, I was speaking of the poor-rate rather than of general taxation at the time.

13033. My scheme is taxation; but I would submit that public money raised in any general way, whether by the rates, or by the taxation that I have spoken of, is raised with perfect equality, or sufficient equality, as between the thrifty and the thriftless; that whatever difference there may be as between the rich and the poor, there is no reason at all to suppose that the thriftless man of every class does not pay as much taxation as the thrifty; I think they usually pay more taxes?—I agree with you there.

13034. That extravagance leads to special taxation rather than the reverse?—Yes.

Effect on character of hope of poor relief, free pension, or private means in age.

13035. The other point is with regard to deterioration of character; and I fully admit that the Poor Law is demoralising. But that, surely, is mainly because those who have obtained relief are, more or less, a selection of the unthrifty. Those who receive the relief are, more or less, a selection of the unthrifty?—The right remains for the thrifty as well as for the unthrifty; but circumstances cause more of the unthrifty to receive the benefit.

13035*. But as to the effect on character, the deterioration of character, which I agree with you comes from the administration of the Poor Law, which you say occurs to an extended extent from such a scheme as mine; I ask, why do you think that?—I will tell you why, because if we find, as a fact, that a man says to himself, "The Poor Law will give me "either food and shelter or half-a-crown a "week when I am old; therefore I will take the "chance and make no provision;" any scheme that tells him that the State and taxation, or the rates combined, will give him double that money, will make him less likely still to make any provision for himself. I hold that the making provision for himself is one of the moral duties of mankind. A man's character is made by provision, and is higher and better than that of a man who will never do anything for himself.

13036. In fact, you claim that the anticipation of a future pension would paralyse thrift?—Absolutely.

13037. Is it, then, true, in fact, that those who from whatever cause will receive a small pension, or any little inheritance, are less thrifty than

Mr. Booth—continued.

those who have not any such expectation?—I think the other way.

13033. So do I; that those who have some little thing to expect——?—Some little thing to be certain of.

13039. By legal right?—Yes, I think so.

13040. Are still more thrifty?—More likely to be thrifty.

13041. Then what difference is there between a pension secured by law and any other form of property which has a legal right?—Because the class of man you propose as being sure of a small something will provide more. He would have a little, and he would provide something for himself.

13042. That was just my point?—Well, I consider 5*s.* too little; but it is enough to argue the question upon.

13043. Yes, and what I ask is that those who are expecting a little from a legal source are likely with that hope before them to be more rather than less thrifty?—Well, you know the man is assisted. Suppose he has a little which he thinks will be sufficient to keep him secure for his old age, I do not consider that he is necessarily likely to lay by a half-penny.

13044. Do you find in practice that those who may, from some reason, look forward confidently to as much as 13*l.* a year when they are old, not from their own savings, but from something that is to come in from some outside source; would you say, from your experience, that these people, with that hope and expectation, would be less likely to save than those who had not that hope and expectation?—I certainly think they would. Would you kindly repeat that question to me?

13045. Do you find in practice that those who may from some reason look forward confidently to as much as 13*l.* a year when they are old, not from their own savings, but from something that is to come in from some outside source; would you say, from your experience, that these people with that hope and expectation, would be less likely to save than those who had not that hope and expectation?—Yes. Because there is less necessity for them to save. It is the pressure and necessity of saving, and the good sense of it, that induces them to save.

Pauperism is unearned public aid

13046. And when you speak of my scheme involving a general pauperism, that would seem to depend on the definition of pauperism?—Yes.

13047. How would you define it?—I would define pauperism in the sense in which I use the term there; as being applied to people receiving from, we will say the State, or the poor rate, something to support them in old age.

13048. You do not consider that destitution has anything to do with it?—The scheme does not consider that element, while the Poor Law makes destitution a condition.

13049. I am seeking for a definition of "pauperism" which can possibly be made to include the effect of such a scheme as mine?—Well, of course, you know this, that the common legal acceptation of the word "pauper" applies only to a person in the receipt of Poor Law relief, because the words "pauper" and "pauperism," and so on, refer to people simply who are relieved by the poor rates. That is the legal definition, so one may reasonably say that the

Mr. Booth—continued.

character of a gift for no merit to people who claim it at 65 years of age is of the same character as assistance given to the destitute under the Poor Law.

13050. Why?—It is not given under the Poor Law, but it is given in the same way; persons consider that they have a claim to receive it from the State.

13051. Why? Because they are poor?—No, of course; but if they be not destitute your scheme only adds to both sides of the account.

13052. He has not a claim on the State to be included?—Your scheme is giving the person a claim on the State immediately on attaining the age of 65.

Free pension differ from deferred pay.

13053. Yes; just the same as a superannuation claim on every public fund?—Yes; but that is superannuation for public service, that is deferred pay; that is part of the wage-bargain made by the person. That is money earned by him. The superannuation of a public servant is part of the consideration for his wages. He does not receive all his salary year by year; but he has a claim to it at the end of his service. He has it as deferred pay, which is his right.

Mr. Pell.

13054. He has less wages?—Quite so.

13055. Deferred pay and less wages?—Yes. But Mr. Booth proposes a sum to be paid at a certain time without any claim whatever for it, beyond the fact of the man's existence.

Mr. Booth.

13056. Is free education general pauperisation?—I think so.

Mr. Pell.

Scheme of compulsory insurance.

13057. Canon Blackley, would you just make it perfectly clear, because I could not quite follow all that was read by you, the difference between your old scheme and your present one? Your old scheme was this—you will tell me if I am wrong and please correct me—the compulsory insurance of all persons of both sexes of all classes by the principal payment, between the ages of 18 and 21, of the sum of 10*l.* or thereabouts into a National Friendly and Provident Society. That was to guarantee the wage-earning classes 8*s.* a week sick pay, and 4*s.* superannuation, that was your scheme?—Yes, but I protest against those figures being put there. The scheme is right, but the figures depend on the circumstances. The scheme is there as previously, that therefore they upon paying a certain sum will receive a certain pension and a certain sick pay, that is right.

13058. I did not want to bind you to any particular figures, I only want to learn what your present scheme is?—Quite so.

13059. The condition of the scheme is correct, except that you will not be bound by the figures?—Yes.

13060. The point was that in your original scheme all classes were to subscribe for the benefit?—Yes, every one; every person was to contribute his proper sum for his own provision.

13061. And everybody I think, if I remember rightly—we were some time in getting that out at the Committee—but it was thought generally, I think, that everybody was to receive a benefit

Mr. Pell—continued.

under your scheme?—Everyone was to receive a pension when they came to a certain age, but the receipt of sick pay was limited by the fact of their earning wages.

13062. I do not want to talk about the sick pay; all I am going to now ask about is the pay in reference to old age?—Yes, everyone was to receive a pension.

13063. Afterwards, did you not find it necessary to limit it in this way, namely, that only the wage-earning classes were to receive, but that all classes were to pay?—For sick pay, but not for pension. They were always to receive a pension; I never modified that.

13064. Is that your present scheme too?—Well, I cannot call it my present scheme, because the position of the scheme is altered by the introduction of State aid. It is the same scheme, with State aid, but I should be very glad to see anything done which goes near to effect my purpose, even though it may not exactly carry out all my own views.

Modified now by principle of State aid.

13065. The only alteration in principle is that there should be a contribution from the State?—Yes, quite so.

13066. You have accepted that?—Yes.

13067. Well then you told us you had attended a great many meetings, and that, on the whole, you had met with very general approval of your proposals?—I never had an adverse vote, though there was one meeting broken up.

Lambeth scheme separate.

13068. Had you in your mind the meeting over the water at Lambeth?—On the subject of my scheme?

13069. Yes, on the subject of the Church and the aged poor?—Oh no; that was no meeting whatever on the subject of compulsory insurance. That was not one of the meetings referred to.

13070. Not one of the meetings you referred to?—Certainly not.

13071. Then your proposal, as it was put forward at Lambeth, and as we have it here in this printed paper, was supplementary to your other scheme?—Not in the least. It is absolutely a new proposal for voluntary assistance for poor neighbours to be added to by the State.

13072. Well, for the purpose of ear-marking this I will call it the Lambeth Scheme. Was the Lambeth Scheme to supersede your original idea?—Not in the least. My original idea was to give the insurance, and the Lambeth Scheme proposed no insurance whatever.

Mr. Booth.

13073. The Lambeth Scheme deals with the present, and does not contemplate any insurance element, as I understand it?—Yes; it has nothing whatever to do with national insurance or other old age pensions.

Mr. Pell.

Percentage of aged pauperism.

13074. I think you said that the nation must take care of this large percentage of aged who die paupers. Then you mentioned to us a percentage which you did not want to be bound too closely to and which you first calculated as 46 per cent.?—I should wish to call it 42 per cent. Mr. Booth was kind enough to call my attention to that.

13075. Then you would wish to make it that 42 per cent. of the whole population if they reach the age of 60 die paupers?—Yes.

13076. Did you come to that conclusion from inquiry you made among your friends, or among the clergy who are supposed to go about among the poor people, or from statistical papers?—I described the whole manner in which the inquiry was made and the tabulated returns were prepared, and that is in the evidence given before the Parliamentary Committee.

13077. Of course people like myself who have not made those inquiries can only come to their conclusions upon official papers which are before them, and I want to know did you make use of those papers, in arriving at the conclusion that 42 per cent. was the figure, or were your opinions chiefly formed on private information?—I made use of the returns that I received from every part of the kingdom. They were not very many, and I tabulated those and brought out the result; and they were published name by name and number by number in the reports of the Parliamentary Committee of 1885 and 1887.

13078. Am I to understand that you do not base your percentages upon the published documents presented to the House of Commons?—Not in the least; but that document was presented to the House of Commons based on my tabulated returns. No other such tabulation existed in the world at that time, but I urged that a Government tabulation of that sort should be made. The basis of my tabulation was given, and the particulars in the tabulation were given, and the percentage and the result of it, all was given in the evidence before the Parliamentary Committee.

Official statistics got since his estimate.

13079. But I think you said there were no official statistics to bear out your conclusion?—Because no one had ever thought of making such statistics. They were my invention those statistics, and I took the initiative in finding out those figures, consequently they did not previously exist. But Government statistics of the same kind, and relating to the whole of the kingdom might easily be obtained.

13080. Are you acquainted with Mr. Ritchie's return, and the particulars it gives on this subject?—No.

13081. Perhaps you will modify your opinion to this extent, that you are not aware of any official returns on the subject?—May I ask the date of that return?

13082. It was ordered to be printed in 1892, and was delivered this year, in June?—But my tabulation was made in 1884.

13083. Then you are not acquainted with this return of Mr. Ritchie's?—No.

13084. Would you kindly read the headings opposite to the columns in that return of in-door relief, and so on?—I observe them. Does this give a tabulation of age?

13085. Yes?—If I had been studying this subject recently I would have examined this return. I have only stated, in my returns on the subject, what is the tabulation which I did make, and I only mentioned the data, so that it was impossible I could have known of this.

Stockbridge Union.

13086. I am going to make use of this return in a part of the country with which you are evidently very well acquainted. You said you were a guardian of the union at Stockbridge some

Mr. Pell—continued.

years ago. While you were a guardian there did you begin to consider this question, and to form an opinion upon it?—I had done so many years before. I became a guardian in the year 1884, and I advocated this subject in 1878.

13087. Were you influenced by the condition of the poor which came under your notice in Stockbridge and its neighbourhood?—It had been under my notice for 32 years before in other parishes.

13088. Do you know that Stockbridge is what we may call a singularly bad union?—I understand that Mr. Baldwin Fleming thinks it so.

13089. I suppose you will not object to take it from me, that the percentage of pauperism in Great Britain, according to the last return, is 27 in the 1,000, and that in the case of Stockbridge, the Statistical Return shows 52 in the 1,000, nearly double the percentage of pauperism in England generally?—You must remember that I do not base my statistics on the Stockbridge Union, I based them on Kingsomburn parish, which is one of the parishes of the Stockbridge Union, and I stated also that this was a more favourable return than any of the returns forwarded to me from other parts of England.

13090. When you refer to the amount of pauperism there, you include all who are paupers, except the lunatics and vagrants?—Yes.

Extent of medical relief.

13091. Will you permit me to point out that in this union to which I am referring, out of a total of 842 persons who received relief in the year ending Lady-day 1892, and who have, therefore, gone on the roll of paupers in Great Britain, no less than 495 of them became paupers from receiving a little medical relief?—Does that mean by receiving nothing but medical relief?

13092. Nothing but medical relief?—I am quite aware that that is likely.

13093. Do you think that with such figures as that before the students of the question, we could possibly admit that these returns of pauperism, upon which you and others have based your opinions, are worth anything as a measure of the real poverty and needs of the Kingdom?—Most undoubtedly.

13094-5. You think they are?—I do, and I will explain. The reason is, that that is a return of the pauperism of all ages, while the question before us is that of old age.

Chairman.

13096. When you gave us the number, 42 per cent., as being paupers, that being the result of the tabulation of the returns of 70 parishes, are you aware whether or not that included those who had received medical relief only?—The return was, that they died in receipt of parish relief, in-door or out-door.

13097. I suppose you are really not in a position to say whether that included medical relief or not, as well as other parochial relief?—No; but I think it is highly probable that they did. The medical relief to aged people implies, as well, that probably many of them were in receipt of other aid; but I cannot know that definitely, because that was not the question asked in reference to the statistics. You get more than the amount of real pauperism, because the sum of all these

Chairman—continued.

receiving medical relief really goes into the ordinary returns of pauperism.

13098. When you counted up the number of persons who died receiving relief, can you tax your memory as to whether that included persons who were receiving relief in the form of medical assistance?—You mean whether it included a person who the day before his death had a doctor sent to him from the parish?

13099. Yes?—I suppose it did; but we took the burial book from which we could judge, and I am inclined to think from the relieving officer's knowledge of the people that he meant the people whom the parish were called upon to bury, and who were really paupers.

Mr. Pell.

13100. But I must go by official returns. This return shows that in the Stockbridge Union the number of persons 65 years of age and upwards, in-door and out-door, males and females, was 148 for the year ending Lady-day 1892, and out of that number 21 persons were receiving medical relief alone?—That is to say, that one-seventh of them were receiving medical relief alone.

13101. Is not that a very disturbing element in the computation of the number of old people who are really so poor that they cannot take care of themselves?—Not in the slightest, sir. It does not affect the statement, if people know the basis on which the calculation is made; if they know the basis, and that basis is set forward on the returns upon which it is made, I do not see how it affects it in the least degree, nor do I think that the Stockbridge Union, or one particular parish, which you say is a bad one, makes any difference. It is a good many years since I left that neighbourhood, but my tabulation was made 10 years ago.

13102. And things were getting worse?—I do not say so. There is no reason why I should say that; but I am in no respect answerable for the conditions now.

13103. Do you not think, in a district in which this profuse assistance has been given in a very petty way, as it must be, by medicine to the whole population, it would have a tendency to end in a number of very old people relying entirely upon the rates?—I cannot say.

Sale of insurance stamps by postmen.

13104. You suggested to the Commission the use of the Post Office for working out your scheme?—For working out any State-aided pension scheme.

13105. You made a statement with reference to making use of the Post Office, and you rested that very much upon the idea that the rural messenger passes every house in a rural district?—Yes.

13106. Do you know, Canon Blackley, that a rural messenger has his route mapped out by the sub-office of the district in a county town, and that he is not allowed to depart from it, to the right or to the left?—That he may deliver at other houses.

13107. That the rural messenger has his route mapped out for him and that he is obliged to adhere to it?—But that is a very small objection.

Mr. Pell—continued

His route is mapped out through the most populous part, of course; nor is the insurance collector bound to be every day past every house; I would not have him go one inch out of his route, but it would be an enormous facility for the people on his route if they could have the opportunity of buying the stamps such as I have suggested. If he does not pass some of the houses frequently, surely that will include far fewer people, and they might look after it themselves.

13108. Do you know that many of the rural postmen by no means pass houses every day. On the farm in Northamptonshire where I live, there are five cottages, and the Prudential collector can or does call at every one of those cottages on Monday morning, but the postman does not call at one of them, and he would have to come very much out of his route if he did; do not you think that if your plan was carried out, which I do not say is a bad one, that it must add very much to the expense of the postal arrangements?—I do not believe it at all. The man need not leave his beat for one single yard, I said in a general way that he passed every house, but I should not allow the letter carrier to go out of his way. But I say that the out of the way places he never passes may contain people who never would insure, and if they did not his absence would not matter, and the people who did insure might take a little trouble themselves to go to the post office. The different objects in view would be carried out by the post office in the way I suggest, and in the case of the smaller insurance for burial money it would be quite different, because there you need require only one payment a quarter. I say on that, that I only contended that with post office insurance stamps there would be provided an enormous facility, but I do not say it would be a perfect scheme.

Mr. Pell—continued.

13109. Is it not obvious that that would be a direct interference with the friendly societies, the State taking up this work, and that there would be enormous opposition?—I say "No" to that. This is not a work that other societies have done, the contributors did not put in for pensions. State insurance and friendly societies.

13110. You say that an improved condition of the poor might in time relieve the State of the part you think it ought to pay, in providing money for your scheme; you said that you thought that an improved condition of the poor might in time relieve the State of part of the payment now contemplated; what do you mean by that?—I meant that I would not leave a stereotyped sum for all time, and say that the State should always give 10*l.* I said that I should leave it in the enactment, that until further legislation on the subject the sum should be so and so, and if it was found that so much was not wanted, and that insurance became much more general, that then the State might say that the sum in future should be 9*l.* It would be possible to alter that, but you cannot alter Mr. Booth's 5*s.* a week. Amount of State aid might be varied.

13111. And you do recognise the very rapid improvement made by the people themselves in their condition in the present day; within the last 15 years?—Well, I think it is very likely that the people who 10 years ago were asked to pay 10*l.* might be able to contribute 11*l.* at the present time; I think that is quite possible; I do not see anything that would improve the condition of the people who want the help; people who, if they had five times as much wages as they have, would never lay by a penny.

13112–14. You do not think that the people unassisted could be trusted to make provision for themselves?—Certainly not, and that is the reason why we have a Commission upon this subject sitting here now.

[Adjourned till Tuesday, 18th July.

The Witness withdrew.

THIRTY-SEVENTH DAY.

Tuesday, 18th July 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.
HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
Mr. J. J. HENLEY, C.B.
Mr. W. A. HUNTER, M.P.
Mr. JAMES STUART, M.P.
Mr. A. C. HUMPHREYS-OWEN.
Mr. C. S. LOCH.
Mr. JOSEPH ARCH, M.P.
Mr. CHARLES BOOTH.
Mr. HENRY BROADHURST.
Mr. J. J. STOCKALL.

Mr. E. AUSTIN BROWNE, *Secretary*.
VISCOUNT MORPETH, *Assistant Secretary*.

Mr. JAMES DAVID GROUT, wire-worker, Finsbury, called in; and Examined.

Chairman.

Shoreditch. 13115. MR. GROUT, you live at Hoxton, I think?—Yes.

13116–8. In what union is that?—In the separate poor law parish of Shoreditch.

13119. Are there many aged paupers in your district?—Yes, there are many.

13120. Both indoor and outdoor?—Both indoor and outdoor.

13121. Have you known the circumstances of many?—No; I cannot say that I know the circumstances of many of them myself.

13122. You know the circumstances of some, I presume?—I know the circumstances of some.

13123. Do you know the circumstances of any indoor pauper?—No, I cannot individualise one case inside that I know the circumstances of.

13124. Have you ever been inside a workhouse?—No, I have not been inside a workhouse myself.

13125. You have seen a great deal of suffering and destitution in old age, from the mismanagement of clubs?—I can hardly put it, "the mis-"management of clubs," but resulting from certain rules in clubs, not from their mismanagement, but resulting from certain rules that they are compelled to adopt.

13126. Would you be good enough to state

Chairman—continued.

precisely your views upon this point?—Yes, sir. Among many of the members of sick benefit societies, are those who get erased, or as it is commonly called among the members of the sick benefit societies, "scratched," in consequence of lapsed subscription. I find that that takes place frequently among those who are too old to rejoin the same society, or to join any other sick benefit society, and in consequence I look upon that as one of the causes contributing towards old age poverty. Evil of lapses benefit societies.

13127. Have you any suggestion to make to remove that objection?—One suggestion, I think, would aid considerably in removing that state of things, and that is if the sick clubs were to permit a sliding scale of contributions. I take it, that the best paying time of sick club members is between the age of 25 to 35 or 40 years. During that time I would have it that they should pay a considerable deal more than the set contributions that are laid down. For instance, if the contributions be 1*s.* a week, I would have them pay 1*s.* 3*d.* or 1*s.* 4*d.* to 1*s.* 6*d.* a week during 10 or 15 years of the early part, and then towards the end (that is, after 40 years of age) the subscription should begin to decline, so that when they arrived at 55 or 60 years of Sliding scale of payments suggested.

Chairman—continued.

age they would be paying just a nominal sum into the sick club, not having paid one penny less than an ordinary member, but paying a nominal sum to enable them to remain in and receive the benefits. If you will permit, I should like to give the Commission a case that occurred in relation to my own father. I think I am safe in using that, and I can give no offence to anyone. My father was a member of the Loyal United Friends between 23 and 24 years, and he got erased in consequence of trouble coming upon him.

13128. At what age did the trouble come upon him?—I have been asking my mother to give me the exact age, but she believes he was between 50 and 53 years when he got erased. In consequence of that, he was too old to rejoin; he was too old to join any other sick club; and when he unfortunately died it was left to us children to bury him, after paying into that club for 24 years.

13129. The age you mention when the highest payments should be made (that is, between 25 and 40) is also the age when very frequently the heaviest demands are made upon the resources of a working man on account of a growing family not yet able to earn their livelihood; is not that the case?—I should say it would be the case in the latter years, between 35 to 40 and 50; I do not think that between 25 and 35 the family is so large as to demand the whole of their income; that is, to press heavily upon them. I believe that the family is a very great source of misery at the East End among the poor, the very large families.

Large families, especially after 35 or so.

13130. Between 25 and 35?—Between 25 and 35 I do not think that the family presses too heavily upon them.

13131. At what age do you think the workmen of that district usually marry?—That is a question I cannot fairly answer. I can conjecture; I should say about 21 to 22 years of age.

13132. Very good. Then if that is the case, is it not likely that they would have a young family constantly increasing between 25 and 35 or 40, and unable to contribute towards their support?—If you calculate it, say, from 21 years of age, they would probably by 35, have three children.

13133. Why probably?—Well, I have known cases where they have had 10 in that time; but I have known cases where they have had none; we will take it, that they had three. I take it, that from 35 to 45 they may add another three, which would be six.

13134. Do you think it likely that if a man married at 21, he would have three between 21 and 35, and three between 35 and 45?—They might not set out quite so exactly as that; but I think that would be somewhere near the mark.

13135. At any rate, the period you have mentioned of increased contribution, is also the period of considerable stress upon workmen?—Yes; but not exceptional stress.

13136. That is one evil connected with the present system of subscription to friendly societies which you point out; have you any other objection to make?—The next is—I shall be exceedingly brief on this, because I should not like to make any statement or guess, that

Dividing societies

Chairman—continued.

would do an injury to any benefit society, even as they exist at the present time; but in my mind there are unsound benefit societies, and some of these unsound benefit societies act contrary to the interests of the workmen and members that belong to them. What I chiefly mean is this: that there are societies that wind up each year, and those societies have power to exclude the following year a man that may have been a member of that society the previous year, so that practically it comes to this: that each year the members have to undergo a kind of examination before they are re-admitted members, and if they are not satisfactory they are excluded, and that this occurs mostly at the age when they are too old to join any other society, and the consequence is that they then become poor and burdensome.

13137. Have you known societies to promise more than they could ultimately perform?—Well, that is a very difficult question to answer. I think there are societies that promise more than they can perform, even now, and that their performance is at a very great risk; but I should not like to be compelled to give a name to a society because of the injury it may do that society.

13138. I do not ask you for names, I only ask you generally whether you have known societies that promised more than they could perform?—I think I could say fairly, at any rate I could say, that I believe that there are societies in existence that promise more than they can perform.

Unsound societies.

13139. What became of the society of which your father was a member, the Loyal Friendly Society; is it still in existence?—It is still in existence; I am a member of it myself.

Mr. Stockall.

13140. How many lodges are there left in it?—Forty-nine, I think, now.

13141. It is very much reduced to what it was?—I think not; certainly not in number of lodges; I do not think it is reduced.

Chairman.

13142. Well, then, have you any objection to the manner in which certain societies refuse to accept candidates?—I find that nearly all societies refuse to accept certain candidates. I have here the rules of a society, one part of which I should like to be permitted to read. It is the Royal Standard Benefit Society, and it is Article 2; it is entitled, "The Qualification of "Candidates"; and it says, "No person belonging "to either of the following trades or occupations shall be admitted a member of this "society, viz., police officer; soldier; sailor; "glazier; house, ship, or coach painters; drug "or colour grinders; water gilder, worker in "white lead or quicksilver, gunpowder or fire-"work maker, journeyman baker, sugar baker, "brass caster, drayman, coal porter, or person "employed in the manufacture of vitriol, turpentine or aquafortis."

Restrictions on admissions to societies.

Unhealthy trades usually excluded.

13143. They have chosen those trades and businesses which are most unhealthy or most exposed to danger?—Certainly, and that I hold to be one of the reasons, at any rate, a contributory reason, towards the increase of old age pauperism. The very trades that you

Chairman—continued.

would think ought to be protected by societies are the trades which these societies—I am not saying one word against these societies; I believe they are compelled from the small contributions they demand to exclude these people—but these very people who are excluded are the people for whose benefit you would think that these societies would be in existence.

13144. But there are other societies that would admit them, I suppose?—I am not aware of any society at the present moment that would admit the workmen employed in these excepted trades; the one I belong to excludes nearly all the same; the Hearts of Oak Society excludes nearly all the same; and I know of no society at present, of course I cannot answer for all societies, but I know of no society at present that admits the whole of these people.

13145. It is said that those who occupy themselves in many of these businesses do not live long lives, so that not many of these persons who are excluded, if that is true, would rank among the aged poor?—I could not give you any statistics upon that matter, but I can speak personally, that I know several belonging to these different trades, that are old at the present time.

13146. Who have survived all the dangers of the trade and have become old men?—Have become old men, say 60 years of age; but I could not say that I know many personally, and I am not aware of any return. There may be such a thing, but I am not aware of it.

And unhealthy persons.

13147. Has objection been raised on account of physical defects?—There are objections raised in clubs to accepting men who may be suffering from certain physical defects, and illnesses: such as for instance, if a man shows signs of consumption, he is rejected; if a man has ever had gout, he is rejected; if a man suffers from hernia, he is rejected; and for other complaints he is rejected by these different clubs.

13148. Do you think that they are wrong in rejecting men who have shown consumptive tendencies?—I do not think these societies are wrong in rejecting them, but I do think some provision should be made for them; that is, I hold that they have a distinct grievance. I believe there is a large number of them; and if a return could be made, I think we should find that there is a considerable number of people who would be quite willing to join societies, if they were not excluded in consequence of these different exclusions.

Suggested State sick club for such cases.

13149. What is your remedy for that?—My remedy would be that the State should start a sick club, which should admit all these kinds of people, and that if the State lost anything, the State ought to lose something, if necessary.

13150. But who is the State? the State is the taxpayers? The State has no fund of its own apart from taxpayers?—But the State could start a kind of insurance, or a sick club, if it chose, and I would ask the State to do it, because I believe in that case it would not injure those clubs, because they already exclude them, and at the same time it would encourage thrift in the people who are excluded, even if it were only thrift, for 5, 10, or 15 years; whereas at the present time they stand in this position: that a man who may be suffering, say from hernia, is

Chairman—continued.

debarred from joining a friendly society. I know one or two cases where the men have actually lived, and are doing well, and are at work, and are older than myself; they would have joined societies if societies would have permitted them to join, and I hold that if they could have been permitted, say by the State, to have paid, for the last twenty or twenty-five years, a subscription to the State, that that would have been a help to thrift, and they would have saved up a little money, while, so far as I am aware, at the present time they have saved nothing; and should they fall ill they are bound to fall after a short time, on the parish, or on their friends.

13151. But do you contemplate that this should be a self supporting club, guaranteed by the State, or that, considering the elements of which it is composed, the State should furnish what is necessary in order to enable it to meet its payments?—I would have these people pay a very similar sum to the State Sick Club as they would have to pay did they join one of these societies from which they are now excluded; and should it be found to cost a little more, I would have the State make up the difference. I would not punish the physically defective individuals because of the defect; but I would rather make the whole of society responsible, and get them to contribute towards making life a little easier for those poor individuals.

Lord Lingen.

13152. Do you contemplate a differential rate; that if the life is a bad one, or the health is a questionably healthy one, that he should pay at a higher rate, or one rate of premium only for all persons?—I should base it on a sick club. For instance, I would take, say the Royal Standard for illustration. The Royal Standard demands a certain entrance fee for all that it will admit, but every one that is admitted by the Royal Standard is not of equal health.

Chairman.

13153. They all pay the same?—They all pay the same.

13154. But Lord Lingen's question was, whether you would have differential payments varying with the difference of their diseases or the strength of their constitution or weakness?—No; I would not any more than they do in the sick clubs.

Lord Lingen.

13155. But now, if you take any of your benefit societies—the insurance societies generally—if any of us round this table went to insure our lives they might reject us, or they might say, "If you insure you must pay a higher rate;" do you contemplate any such difference as that in your scheme?—No. I find that they do not think so when a poor person, whatever he is suffering from, falls on the parish, we have to keep him there, and I think it would be better to encourage thrift in him, even if it costs a little for the State to do it.

Chairman.

Old age pension for all working people.

13156. Have you something to say on the subject of old age pensions?—I have a little to say on the subject of old age pensions. With

Chairman—continued

regard to old age pensions, I think, in writing to the Secretary, I left out a word which may materially alter the observations that may have been made on it. I stated that I would have that "all persons should receive a pen-"sion." I should like to make that "all work-"ing people;" all working men or working people should receive a pension. I want to make a distinction, although I find it exceedingly difficult to give; in fact, I find it impossible for myself to give a definition of a working-man, that shall be both inclusive and exclusive; but I think it might be got at. What I think is this: that when it is stated that all persons should receive a pension, that such a statement as that would simply, to my mind, create a laugh in the country where it is stated. What I mean is this: that supposing it were stated that the individual speaking to the nation desired that a pension of 5*s.* a week should be given to a millionaire, I think it would be received with such an amount of amusement in the nation that it would very probably do a great deal to injure the scheme were it proposed.

13157. You would limit it to all working persons, I suppose. You know as well as anybody that there are certain trades that are very highly paid, and which afford ample opportunity of providing for old age—trades requiring high skill; would you put all working men exactly on the same footing?—I would put all working men on the same footing with regard to the pension, simply because I think it would be impossible to make the many distinctions that would be required.

Difficulty of defining working people.

13158. You mean, I suppose, manual work?—Well, we may get at a definition directly; but I mean all working men; and that is about as near as I can give it to you.

13159. Yes; but there are working men of all sorts; most of us at this table have been working men in our time, though we did not do work with our hands; therefore, I ask you whether you limit it to manual labour?—Would it help if I put it in this form, that I would give it to all persons that are eligible to join trades' unions, and I would exclude all persons that are entitled to receive a pension, such as civil servants; I would exclude all School Board teachers, supposing their pension scheme passed (that is, the scheme which is now being tried to be brought into existence); I would exclude all those. Probably by that means we may get at something near to what I do mean by working men.

Pension should be 10*s.* in London.

13160. Now, then, what sort of pensions would you give to those whom you admitted to the benefit of your scheme?—To Londoners I would give 10*s.* a week; to the provincial folk, the country folk, I would make a difference.

13161. To what extent?—I think that would be rather the work of an actuary than of myself.

Less in provinces.

13162. Why an actuary? An actuary is not specially acquainted with the circumstances under which men live in large towns and smaller towns in the country, and, in fact, in every condition except that of a Londoner?—I take it he would be the person best able to judge of the value of 1*l.* in London and the value of 1*l.* in the country. What I mean is this: that an agricultural

Chairman—continued.

labourer receiving, say, 12*s.* or 13*s.* a week would hardly be fairly entitled to the same pension as a man in London who is receiving 30*s.* or 35*s.*, and the cost of living being so much higher in the town than in the country, I would make a difference on that account, although I cannot tell you the exact difference I would make.

13163. All outside London is not the country, in the sense in which you understand it; it is not a country inhabited by agricultural labourers. There are towns, like Manchester and Liverpool and Birmingham?—Certainly; but I take it, in those towns it does not cost so much to live as in London.

Lord Lingen.

13164. Would not your position be met by this: that a man might procure a pension of different amount. The country labourer who gets 14*s.* a week might consider that he could retire on a less pension than a watchmaker, who, perhaps, gets 3*l.* a week; would not your view be met by allowing an option as to the amount of pension that might be required?—I do not anticipate that those who are going to receive pensions will pay anything.

No contribution or test of merit.

Chairman.

13165. Nor would you make any difference between men of provident character, and those who had been improvident, between the man who, having had good wages, has done nothing to provide for his old age, and the man who, having had only very small wages, has been unable to do so?—That is a very difficult situation, I admit. But I am inclined to think that the term "improvident" has been used very improvidently in relation to the working man.

13166. I am distinguishing; there are plenty of cases where men earn high wages, and who spend a great deal of that in self-indulgence; you admit that?—There are some.

13167. There may be differences as to the numbers or proportions, but you admit there are such cases?—I admit there are such cases.

13168. Very good. Then would you treat such cases exactly in the same way as the careful and provident person who has through life had a very small income?—Certainly.

13169. You would?—Oh, yes; because I find they do now. If both these persons applied to the parish, they would both be treated alike.

13170. If they became destitute?—If they became destitute.

13171. Is that all that you would do for the aged poor, or have you some additional evidence?—Yes; I think I stated in the letter I sent that I should like to allow that persons who desired to increase that pension, that is, to receive more than the State would allow, should have the opportunity to do so by payment to the State, and that, say, to purchase 5*s.* more per week would take 1*l.* a year for 20 years; and if, after a few years' payment, he found he was unable to keep the payments up, I would have the State pay him back, in sums that he desired, in addition to his pension, the whole of the extra money that he had paid in. My idea being this, as I stated about the sick clubs, that one of the reasons why men will not start is the fear that they cannot always keep up the payment, and that they will then lose all that they have paid

Additions for returnable payments.

Chairman—continued.

in the interim. I would stop that by allowing the State to pay back all that they have paid in, in addition to the State allowed pension; so that a man could see then that whatever he paid in would not be lost. I think that it would give encouragement to people to pay, I mean the fact that if a man was unable to continue his payments, all his previous contributions would not be lost to him.

Which should be returnable.

General age for pension not before 60.

13172. Do you state at what age you think the pension paid by the State without any contributions ought to become payable?—Between 60 and 65, I should think.

13173. At some age to be fixed hereafter, between 60 and 65?—Yes, I think it would be fair to say that there are men who are quite as old really at 60 as others at 65.

13174. That may be true also of men at 55; there are plenty of men at 55 who are as old as others at 65?—Very possibly there may be men at 25. But I think we must strike the line at some age or another, and I do it at 60.

13175. Is there any other suggestion that you have to make?—I do not think there is any other suggestion I have to make.

Lord Lingen.

13176. Why do you entirely exclude contributions on the part of the future pensioners?—The difficulty I can see is keeping the contributions up, and the difficulty of collection.

13177. Supposing that those objections could be either surmounted or mitigated should you feel objection in principle to contributions by the pensioners?—For an added pension, no: but for the pension itself I should object to that entirely. I think a man who has worked in the country for 40 or 50 years is entitled to be taken care of for the rest of his life. I should hold that he has paid sufficient, as the result of his labour during that time, for it.

State pension earned by work for wages.

13178. Against whom is the obligation established to maintain him?—Against the whole of society, or the State, representing society; against those same people who pay the pensions now to persons of a higher class. I find, for instance, persons of a higher class in life get large pensions. I do not see that they are any more entitled to a pension than I, who have worked in the nation the whole of my life; I do not think that they are any more entitled.

Pensions to State servants. Considers all workers servants of State.

13179. Just let me ask a question or two about that. You would take the case of the soldier and sailor, the civil servant generally who is employed by the State, those are the cases you are thinking of, are not they?—Yes; those are the cases I am thinking of.

13180. And you say that the workman's case is on the same platform with those?—Yes; I should say on the same platform.

13181. Do you not think this makes some difference, that in the case of the soldier and the sailor and the civil servant, the State is his direct employer, not society, but that organisation of society which is called the State? The analogous case surely would be that the employer was to find, the great cotton spinner or the great engineer was to find the pension for his employés, and not that the rest of society should, so far as your argument is sound?—But I understood from the Chairman that the State did not have a penny

Lord Lingen—continued.

of its own, and that it could do nothing except by the ratepayers' money and the taxpayers' money; therefore, through the State, the whole of the nation is the employer.

13182. You would admit a distinction, would you not, between a man's actual employer, to whom he looks on Saturday night for his wages, and society in general, who may be said in an indirect way and collectively to benefit by his labour? You would admit a distinction between these two cases?—But whether that distinction can be applied to what I am talking about is another thing. I may admit many distinctions; but what I mean is this, that the nation employs the soldier, the nation employs the sailor, and the nation employs all these people who receive pensions, and the nation pays the pensions; and I want to know what reason can be shown why the workmen should be excluded from the pensions, and all the rest admitted?

13183. The distinction I should like to hear you explain is this: That on Saturday night I go to my employer for my wages, and if I was to go to society for my wages I should very much doubt whether I should get them?—If you went to the State, as representing society, you would surely get them from your own showing. They employ soldiers and sailors, therefore they would pay you.

13184. They do not employ everybody?—No, they do not employ everybody. The one is employed by a private individual, and the other by the nation, and the whole of the work we do, in my mind, goes wholly to the nation.

13185. Between direct and indirect employers you see no vital distinction?—No real distinction; no.

Mr. Henley.

13186. Do I understand your proposition to be this: that every working man, on attaining a certain age is to receive a State pension?—Yes.

13187. Of 10*s.* downwards?—Of 10*s.* downwards.

Position of those who could not work.

13188. Do you exclude altogether from your calculation people who have been unable to work all their lives when they attain that age?—Certainly not.

13189. You would not exclude them?—I would not exclude them.

13190. But they would not have fulfilled your condition, which is that they should work for 40 years. I speak of the blind, the deaf, the dumb, the paralysed; do you exclude them from your pension scheme?—Certainly not.

13191. You would not exclude them?—No, I would not. Many of the deaf and dumb work.

13192. I understood that the grounds upon which you based your proposition was that these persons have been at work for 40 years, and therefore it was the duty of the State to maintain them; was not that your proposition?—My proposition was that having been workmen for 40 years it was the duty of the State to see that their old age was not neglected.

13193. Then you would include in your scheme all persons, whether they worked or not?—No, I would not include in my scheme all persons whether they worked or not. I do not think that the inclusion of the deaf and the dumb, and those with whom it is impossible

Mr. Henley—continued.

that they should work, is a fair inclusion at all. I had not in my mind any idea of those poor afflicted individuals. What I am trying to do is to give my views of people who have worked and who in the latter part of their life find it impossible to keep themselves, and become a burden either to the State or to the private individuals—their sons and daughters, and so on.

13194. I only wanted to be clear upon this: I understood the foundation of your scheme was that those persons had really worked for 40 years; now the class that I mention would never have worked at all, and you will not exclude them, you say?—That class? No; many of them are at present receiving charity in asylums.

"Working men" hard to define.

13195. But, when you were asked to define working men, I think your last definition was men who would be eligible to join a trade society?—Yes; I do not take that as a complete definition.

13196. These persons would certainly not?—No, I said that I might help by giving a few words that would include certain people, and a few words that would exclude certain people, but I could not promise to give a complete definition of a working man; I said that, and I still hold to it. I think that as far as I personally am concerned, it is impossible to give a definition completely of working men.

Has no complaint of Poor Law in parish.

13197. Have you any complaint to make in your particular parish with regard to the administration of the Poor Law?—I have no complaint, no.

Mr. Broadhurst.

Pension to vary with purchasing power: effect on migration to London of giving a larger pension.

13198. If you propose to give 10*s.* a week in London, and, say, 5*s.* to the labourer in the country, do you think it would cause a greater migration to London than now exists?—I do not think so. What I mean to convey is that the pension should be made proportionately equal to a pension in the country.

13199. Equal in its purchasing power?—Yes; equal to the pension in London. That I do not think would be any direct encouragement to migration into London.

13200. Unfortunately people in the country do not know, and never will believe that. I fear that you would get into some difficulty. However, you do not pledge yourself, nor bind yourself to that?—Well, I do not particularly bind myself to anything; all I want to see done is that pensions shall be given to those old people.

13201. And that they should not suffer in consequence of geographical position?—Certainly.

Objections to Mr. Chamberlain's scheme.

13202. Have you read anything of Mr. Chamberlain's proposals from time to time with regard to pensions?—Yes, I have; but I cannot say that I have paid very particular attention. I have read his proposals, and my opinion of them is that in the first place 5*s.* a week would not do, and in the next place I believe that he is prepared to pension everybody; and my objection to that is, as I stated a short time ago, that the idea of pensioning a millionaire, as I think, would simply be ridiculous.

13203. Mr. Chamberlain's scheme as propounded here does not include that; it is quite a voluntary undertaking, so that a millionaire might, if he so chose, insure for 5*s.*; if not, he need not?—And the next objection I have to Mr. Chamberlain's scheme is the collection of subscriptions. I see a great difficulty in collecting subscriptions from such as the unemployed and the migratory persons who move from shop to shop and such like. There seems to be a great difficulty in collecting the money.

Mr. Broadhurst—continued.

13204. With regard to your Royal Standard Society, all societies require certificates of health before they admit a member?—Yes; all societies, so far as I know, require certificates of health before they admit a candidate as a member.

Test of health needed for friendly and trade sick funds.

13205. So that the unhealthy is excluded whether he belongs to those particular callings read over by you or not?—Yes, so far as they can get at them.

13206. Have you a sick branch belonging to your trade union?—No; we have not a sick branch belonging to our trade union.

13207. You have nothing but trade purposes?—We have nothing but trade purposes; it is too small.

13208. But you are aware that in the trade unions that have sick branches, they are very strict indeed about medical examination?—Yes; I have heard so.

13209. That is necessary, you admit, in all cases?—I think that is necessary, yes.

13210. Now about the State. You propose some scheme whereby every person who has been a weekly wage earner and without other provision should be provided by the State with a scale of pensions varying according to locality?—Yes.

13211. Without any contribution whatever?—Without any contribution whatever.

Poor Law still needed to protect pensioner from family.

13212. And is your idea to abolish the Poor Law system?—No; I would not abolish the Poor Law system and I will tell you why. There are some cases where, unfortunately, a man who would receive, say, a pension of 10*s.* a week would be subjected by his family to a species of extortion; that is, some families would make him pay it over to keep the family going; the old man, as they call him, would have to pay it over to keep the family going. Well, in that case, I would permit him, instead of receiving that pension, if he chose, to go into the union where he could be protected and be away from his surroundings.

13213. You would keep the union workhouse open as an asylum for those desiring such?—As an asylum for those who desired to go there.

All labourers entitled.

13214. You regard all labourers, all workmen, who have contributed to the prosperity of the country as entitled to this consideration?—Certainly.

13215. And you mention the State in connection with it as the State represents, I suppose, more clearly than any other institution the responsibilities of what is called "society"?—Yes; we look on the State as the head, as it were, of society, and to our minds it should be our protector.

13216. It would be difficult to levy taxes for this special purpose on employers only?—I should say that it would be exceedingly difficult to do that.

13217. For whom the pensioner had worked?—I should say that it would be exceedingly difficult to do that.

13218. In your experience as a mechanic have

Mr. Broadhurst—continued.

Pension might be at 45 if unable to work; at 65 for all.

you come across cases where men are highly deserving of provision and their condition necessitated permanent provision being made for them before they reach 60 years of age?—Yes; I have come across cases where I think that they should be provided for earlier than even 60. My difficulty is in making the age, and therefore I put that as an age which, I think, would be most generally applicable.

13219. If a man is disabled at 45 from following his employment—permanently disabled by accident or sudden breakdown in his health—what is to become of him for the 15 years intervening?—I would at once give him the pension.

13220. Even at 45?—Even at 45 in the case of total deprivation of power to follow his employment. I find that, even now, a man would either have to be kept by his friends or go to the union, and he would be kept by the union, and I should prefer that he should be allowed the pension.

13221. So that this proposed 60 years of age is not a hard and fast line?—Certainly not.

13222. Would you propose that all persons be entitled to it at 65 years of age whether they are able to work or not?—At 65 years of age.

13223. All entitled to it?—All entitled to it.

13224. And to receive it, I mean?—And to receive it.

Even if still earning wages.

13225. Whether they worked or not?—Whether they worked or not.

13226. Then that would be an addition to their wages after 65 years of age?—If they were at work, yes.

Mr. Booth.

13227. You say that you consider 5*s.* a week an insufficient pension in London but would it not serve to assist individual savings to make a sufficient income?—Yes, it would assist. Every little is a help; if it were 2*s.* a week it would assist, there is not the slightest doubt about that.

5*s.* a week too little.

13228. And do you not think that individual savings may be trusted to make the 5*s.* up to a sum that you would consider sufficient?—I do not think it would do; I do not think that they could be trusted to do that.

Even as basis for savings.

13229. Would you go so far as to say that it was necessary to have as much as 10*s.*, or supposing the total sum that the 10*s.* rate involved was so large that that measure could not be put through, could not be passed, would you be content to take 5*s.* for what it was worth?—Certainly; I should be content to take any help in the matter.

Women to have same as men.

13230. Do you make any difference between men and women?—None.

13231. Then you would give all the old working women 10*s.* at 65?—The same as the working men.

13232. And a man and his wife 20*s.*?—Not a man and his wife; I should make a distinction, because, I think, living together, they could live more cheaply than if they were living apart from each other.

13233. Then, with regard to the objection that you made to Mr. Chamberlain's scheme, I

Mr. Booth—continued.

presume that what you object to with regard to the well-to-do person is the State aiding him to effect an insurance, that was in answer to Mr. Henley; he said that according to Mr. Chamberlain's scheme the person who was to receive the pension pays for it. But he only half pays for it; I thought, perhaps, that was your point?—Mr. Chamberlain takes it that the State should give some help, and that they call upon the recipient, or the would-be recipient, to pay something for himself.

13234. And you would not wish the State to aid well-to-do persons to effect that insurance?—No, certainly not.

13235. Then with regard to the age, which is to be left doubtful, what authority would decide whether a man was to have a pension at 55, or whenever it might be?—I have seen one or two certificates lately of men who are attending the chest hospital in the City Road. Those certificates state that the holder is unable to do any physical work. Well, I take it that that is a true certificate, and therefore on a certificate of that character I should be satisfied.

Medical certificate of breakdown.

13236. A medical certificate?—A medical certificate.

13237. And would that have to be repeated from time to time, so as to be sure that the circumstances had not changed?—That would be repeated from time to time.

13238. Then would not an authority also be needed to decide who should receive the pension? You have told us that you do not see your way to an exact definition of a working man; would it not be necessary if no definition or satisfactory definition can be found, to have an authority who should decide on the merits of each case?—Certainly.

13239. What authority would you trust for that?—I am afraid that I cannot answer that question at once.

Some authority required to judge who are working men entitled to pension.

13240. The decision would be a very difficult one, would it not?—The decision, I take it, would be a somewhat difficult one.

13241. For instance, now, people such as costermongers, very poor people, are not to be described exactly as working men; they are not usually, at any rate, members of trade unions?—There are trade unions amongst them, labourers' trade unions and costermongers' trade unions.

13242. Then you would have the difficult decision of what is a trade union, because masters' associations are trade unions?—Yes; very possibly that difficulty would arise.

13243. I am rather concerned in my mind with regard to the retail traders; of course, a retail trader may be a very rich man, doing business on a very large scale, Sir Blundell Maple, for instance; or he may be of the poorest of the poor, a costermonger; how are you to draw the line with regard to retail trade?—I should say that it was extremely difficult to draw a line that would be exact, but I am under the impression that a line could be drawn sufficiently near to satisfy all working people between a man like Sir Blundell Maple and a man who sells cabbages in the streets.

Really a question of amount of income; say below 150*l.*

13244. Evidently; but the question is, would it not, after all, be a line drawn on the question of wealth, of income, how much a man was making?—Certainly; I should say that all

Mr. Booth—continued.

persons who pay income tax, for instance, would be excluded.

13245. Could you put it in the form of a minimum income at which you would permit the pension to be given?—Well, off hand I should like to put it in that form, that at the persons who pay income-tax the line should be drawn.

13246. Not any lower than that?—Well, for the present.

13247. One hundred pounds a year?—For the present I should not draw it any lower than that, but I quite understand that it is possible that it might be found out after a time that it would be necessary to make other distinctions.

13248. You would be content with a broad distinction of that sort?—I should be content for the present with a broad distinction of that sort. When I say "for the present" what I mean is that after a year or two we may find out that certain things are working unfairly, and then we can alter them.

13249. And you think that practical rules could be laid down to guide the authority in deciding whether an individual was poor enough to be entitled to receive the pension?—Certainly; if not directly, within a short time, by degrees they would be able to get the thing very clearly or satisfactorily settled.

13250. Do you think that that would tend to discredit the pensions, that people would feel that they were connected with a sort of certificate of poverty?—No, I do not think so; in the case of the sick societies that permit pensions I do not find that the recipients of those pensions, I know one or two of them, feel that they are at all discredited in the matter.

No feeling of humiliation.

13251. Do they only receive them if they are necessitous?—No: they receive them after a certain age, and they are only earning a certain amount of money. Different societies have different ways; some societies say that if the recipient is earning more than 12*s.* or 18*s.* a week he shall not be entitled to it, and he has to make a declaration each quarter that he is not receiving or earning more than that separate from his pension, then he is permitted to take it, but if he is, then he does not receive the pension.

13252. That is to say, a person who was earning we will say 15*s.* a week, or who has 15*s.* a week, might be considered too well off to be granted the 10*s.* in addition?—You are speaking now in relation to sick benefit?

13253. No; I am speaking now in relation to your proposal. You are proposing that 10*s.* a week should be given to old people who are entitled to it, mainly on the score of poverty?—Yes.

Hard cases; line must be drawn.

13254. Then if a man has 15*s.* a week, or 20*s.* a week, he might be considered to be above the line?—Above the line at which he ought to receive this pension of 10*s.*, yes.

13255. Then if we fixed the line, take it for the moment, for example, at 15*s.*, if he had 14*s.*, you would grant him 10*s.*, making it 24*s.*, while the man who had 15*s.* would not get anything, and would remain at 15*s.*?—Yes, I would, from the necessity of drawing the line somewhere.

13256. Would not that tend to people declining to save any more; they would say, we will not attempt to secure for ourselves any income above the 14*s.* a week, because, if we do, we shall lose our chance of a pension?—I do not find, so far as I can gather, that this takes place in the sick clubs of which I spoke. There the same thing occurs. If a man earns in one case 17*s.* a week, and not 18*s.*, he is entitled to the 8*s.* a week pension, but if he earns 18*s.* a week he is not entitled to it.

Example of sick clubs.

13257. That is so?—That is so.

13258. And does it work satisfactorily?—So far as I can gather, it does. I have not any statistics that it works well, but, so far as I can gather, it works well; that is, the members of these clubs make no objections.

13259. Are those pensions given by way of right or by way of kindness?—By way of right; it is contained in the rules.

Mr. Broadhurst.

13260. They pay for it?—They pay for it.

Mr. Booth.

13261. So that really a person who is earning less, so as to come under the line, is better off than the man who is earning a little more?—In any case that that occurs, yes; that must be so in all cases that I can see.

13262. And it would practically occur?—It would practically occur; that is so in all cases.

Mr. Stockall.

13263. Can you give me the name of the sick club which has paid pensions in this way?—The Royal Standard is one; the Hearts of Oak is another; they are not paying all exactly alike, but they are paying on the same principle.

13264. Is not what you call a pension simply a reduced sickness pay?—They call it pension in the rule, and I have used the same word.

13265. We have had evidence with regard to the Hearts of Oak that it is a sickness pay?—I can only take their rule book.

13266. You spoke about the sum of 20*s.* being refused to the man and his wife who should be in the receipt of the pension; would you apply the same rule—supposing two sisters were living together—to the two sisters?—I would apply the same rule if two individuals of either sex, who were entitled to the pension, were to live together.

Dividing societies.

13267. You referred to societies that divided their funds annually. Have you in your mind any idea that you would prevent those societies dividing their funds in the way in which they do by an Act of Parliament?—I should not like to make such an interference with them as that.

13268. You spoke about the societies which divided their funds, excluding members at the commencement of the next year; do you know of any that have done that?—Only by information.

13269. You do not know of your own personal knowledge?—No, because I have not belonged to any of them, so one cannot know.

Societies excluding dangerous trades.

13270. Do you know any of the large affiliated orders which refuse to admit members of the trades which you have named?—Any of the large affiliated orders?

13271. Yes, the Ancient Order of Foresters, the Odd Fellows?—I can speak of the Royal Standard and the Hearts of Oak.

13272. But those are not affiliated orders, those are centralized societies?—I could speak

Mr. Stockall—continued.

of the Loyals which is a society divided off into lodges. I cannot speak of my own personal knowledge of the Foresters or of the Oddfellows.

Mr. Loch.

Earnings of pensioners to be limited.

13273. Do I understand you to say that whatever a man might earn between 60 and 65 if he came to the age of receiving a pension he was to receive the 10*s.* besides?—He would not receive the 10*s.* till after a given age, so that he could not receive it besides what he earned between 40 and 45.

13274. Between 60 and 65 I said?—I beg pardon. Yes.

13275. That is to say, whatever he might be able to earn, 10*s.*, 15*s.*, or 20*s.* a week, he would get the 10*s.* in addition?—No, I would not allow him to earn above a stated sum. I would have a stated sum; if he earned above that stated sum he should not receive the pension.

13276. And you would have a kind of minimum income and a pension over and above that minimum income?—I would have a minimum income.

13277. But have you said what your minimum income would be?—No.

13278. Because that would materially affect your general conclusions as to admitting a trade union man, would it not?—I do not quite see it yet.

13279. If those trade union men, who, you say, would be of the working classes and would be admitted to pension benefits were able to earn above the minimum income even though they might be over 60 years of age, they would be excluded from the pension?—Yes; I would do the same as they do in the sick clubs at the present time.

13280. How do you mean?—In the sick clubs at the present time, if a man is capable of earning over a certain amount of money, he is not entitled to the pension which the rules of the sick club would permit him to take if he were earning under or less than that amount of money.

13281. But the sick club would be managed by people who are fellow beneficiaries, having the same benefits if they are sick, and looking after their fellow members rather closely. You would have no such safeguards as that, would you, if it were done by the State?—Why not?

13282. Who would look after those who receive as closely?—Why, I take it that the State is the most powerful individual for looking after the rest of society that there is in existence. The police are instituted by the State, and surely they look after us closely enough. The State has power, surely, to institute an examining body, or whatever you like to call it, as well as a small sick society.

Surveillance of earnings by State as in societies.

13283. But do you find that it is easy for even a society to check the members of its own body who are as they call it malingering?—I find they do it very well; I cannot say that they are always successful.

13284. Is it easier to do it in a centralised society than in a decentralised society?—I should say it would be easier to do it in a decentralised society.

Mode and cost of this.

13285. Could the State provide machinery to do this in every small district?—I hold the State

Mr. Loch—continued.

can supply machinery to do that, as it can supply policemen to do it.

13286. You would have a sort of police service for the purpose?—I would not say police service; I do not wish to use terms which would be objectionable to the working classes, and I think the idea of a police service to prevent them malingering would be very objectionable to them, but I would have a body or a council, whatever the State likes to call it; that is, I believe, the State could meet the difficulty if it chose.

13287. And do you think that the people would like these persons who would come in and out to try and stop their malingering; would it not be very unpopular?—Well, I do not think there is anything more unpopular among working men than malingering, and, therefore, anything that would put a stop to that would be received with favour, supposing the machinery put into force to stop it would not degrade those that did not malinger.

13288. Then you do not think that the cost of it would be very great?—No; I do not think the cost of it would be very great; I can only say that that is all I think.

13289. You have not calculated it at all?—I have not.

13290. When I asked you a question just now about the pension being continued, though a man might have certain earnings, did you mean that a pension might be continued if he had an income as against earnings; was there anything in your mind, I mean, as to the distinction between earnings and income, so that you would allow it if he earned, or disallow it if he earned, or allow it if he had it as income, or disallow it if he had it as income?—If the income did not amount to more than what the earnings would be, I should not object to the income.

13291. That is to say you would apply it both to earnings and to income?—Yes.

Mr. Humphreys-Owen.

Sliding scale of contributions.

13292. With regard to your proposal for an increased contribution during the earlier years of life, I suppose you would start by having the actuarially correct contributions on the basis that it should continue throughout life, and then that during the working years, say from 25 to 45, you would increase that contribution, with the view of redeeming the payment after that?—Yes.

13293. Do you think that that would be satisfactory; I mean that it would be popular with the members of friendly societies?—I think it would have a popularity that would grow. At first, probably, there would be objections, but I think in time the force of the position would present itself to the members, and they would grow into liking it, or it would become popular.

13294. At all events, that is entirely a proposal for internal reform, for an amendment of friendly societies' working, which does not require any State aid?—I think so.

13295. And that could be done by the classes who support the friendly societies without any alteration in the law?—I think so.

Dividing clubs.

13296. You would not, I suppose, prohibit dividing clubs would you?—No, I should not like to go so far as to prohibit them.

13297. Have you any idea of any way by

Mr. Humphreys-Owen—continued.

which you would discourage them by legislation, or would you only trust to the improvement of education and other indirect means?—I have an opinion that it would not be a bad plan if the Government were to issue yearly, in general terms, statements that could be published in all the parishes giving the amount in money, that a certain subscription could safely give, without mentioning any clubs, without mentioning any societies, simply giving some general statement like that, so that working men could read it, and say: "Well, my club is giving me "so much more, and therefore I should take it "that it should be unsound."

13298. That would be rather a difficult business, because I daresay you are aware that the premiums for different districts, for rural and city districts, have to be very different?—Yes.

13299. And you would face that difficulty; you would have it by means of district registries or some means of that sort. You would say for instance that, taking the premium in your district as the basis, the premium in an agricultural district would be 25 per cent. below that?—I should say there would be a difference between the two without giving the exact amount of the difference.

13300. You would require the registrar of friendly societies to take the responsibility of making those calculations broadly?—Certainly.

13301. Of course you would also call upon him to warn the members of clubs that that would depend entirely upon management, that the results obtained would depend not only upon the tables being actuarially right, but also upon the clubs being well managed?—Yes, certainly.

13302. I do not know whether I quite caught what your meaning was. You seemed to me to say that in the dangerous trades the working men saved nothing at all. I do not know whether that was a slip of the tongue on your part?—No, I did not suggest that they saved nothing at all, but what I said was that in very many cases, in most cases, it would be found that if the State permitted them to join the State sick club they would pay say for 5, 10, or 15 years, whereas through having no club to pay into many of them have not saved to prepare for those illnesses that might occur.

Dangerous trades.

13303. And then, I think, your proposal was that necessarily members of such a club, a club only admitting dangerous trades, would have, in the natural course of things, to pay a much higher premium; is not that so?—No, I would have them pay no more into a State club than they would pay into a similar club were they to join it outside; that is to say, were they of a healthy character, sufficient to come under those rules. I would make no difference, because if you do you would punish a man for having a physical defect, over which he had no control whatever.

Should be admitted to State benefit society at usual contribution.

13304. There are two different things; one is a physical defect inherent in the man, and the other is a physical disadvantage arising out of his occupation; you mean the latter?—No, I should include both of them.

13305. All, arising from whatever class?—Yes; because he does not make the danger in his own trade.

13306. You would come to this, that the State would have to subsidize this club for dangerous occupations to the extent of the difference between the premium payable by a healthy and an unhealthy life?—I do not think so; it is a matter that ought to be tried before we find out whether the State would actually lose. I am not quite sure that the State would actually lose; although I quite agree with those societies making themselves as safe as they possibly can; still, many of these people live to be old. I worked with two that had been rejected by sick clubs; they were a little older than myself and quite as healthy, as far as I can discover.

Mr. Humphreys-Owen—continued.

13307. Yes, no doubt there are cases of that kind, but still, is not the experience of insurance, whether amongst the wealthy classes or amongst the poorer classes, the same that the averages are true, though there may be variations in the individuals, and, on the whole, just as a gouty man would be made to pay a higher premium by an insurance society in the wealthier classes, so a man who is employed as a painter or as a public-house servant would have to pay a higher premium if he were entering a friendly society?—Yes, but they do not accept them at all in the friendly society, not even at a higher premium; at least I think I see what you mean, and I quite agree with you, that should there be any deficit, in my view the State should make that deficit up, or society should pay for its unhealthy trades.

State should make up any deficit.

13308. That is what I was coming to; do you not think it is rather hard on society at large to call upon them to make up a deficiency of that kind; is it not rather the duty of the employer to make up the difference, and, on the other hand, the duty of the workmen to compel the employer to do it by means of Trades Unions?—I do not see why, at all: take a painter—I am not trying to reflect on painters, or anyone else—take a painter; his trade is unhealthy; his employers do not make its unhealthiness; and the workmen do not make its unhealthiness, but society receives all the benefit of it.

13309. But would it not be better that society should pay through the employer, than that it should pay directly? Is not society more likely to pay its fair share in that way than if it pays it by a general contribution?—I am inclined to think that the workmen would not get it if it were to be paid through the employer.

Prefers State aid to Trades Union demanding higher wages.

13310. I am not assuming that it is to be paid in the way you suggest, but in this way: first of all, that the Trade Union insists upon the employer paying a rate of wages which should enable the workman to insure himself; then, in the next place, the employer charges society higher prices for his work, in order to recoup himself. In that way the State ultimately pays, but it pays more fairly and probably with less waste in carrying out the process?—But it seems to me that it would be better that the State should do that for this reason, that supposing the painter got 20*s.* per week, and the employer said "We will give you 2*s.* for an unhealthy trade"; it seems to me that the painter might say, "Oh, no, you are not giving me the 2*s.* for the unhealthy trade; you have taken it away from my wage first and you are putting it on afterwards under another

Mr. Humphreys-Owen—continued.

name ;" he would not be sure that he was getting it whatever wages he was paid, he would not be sure that he was getting anything extra more than the employer was bound to pay him.

13311. I assume this, that the trade union of painters is sufficiently strong to insist upon a rate of wages, which will enable their members to pay the higher premium necessary to insure them against their increased sickness. Then that paying that higher rate of wages compels the employer when he is taking contracts to put a higher price upon his work, so that ultimately the higher rate of wages is paid by the State, but it is paid in an individualist way, without using the word at all in a bad sense, instead of in a communist way?—Well, I take it, the difference between us is this, that all we are discussing now is the method of paying this extra.

13312. Certainly, that is all?—Well, I cannot say that I am tied by a rigid cord down to a special way of arriving at the same conclusion, but I think it would be better to have the sick club by the State.

13313. In fact you are rather a State socialist and not an individualist in these matters?—Well, it is the very opposite that I am. I am a strict individualist and not a State socialist, and it is because I desire to do as much as I possibly can to prevent State socialism that I am doing my level best to bring this sort of thing about. Any one who can say that to recommend that the State should do a thing means being a socialist can hardly have read any of the esoteric works, if I may use the term, of the socialist movement, as these suggestions they look upon merely as steps in a certain direction.

Individualism and socialism.

13314. I was using the word in a popular sense as opposed to an individualist. We pretty well understand the meaning of individualism. By socialism we mean almost everything outside that. I will just ask you one thing more on this same subject. Might we look upon it in this way: assuming that the State is the ultimate universal employer, may you not treat the individual employer, say the master painter or the master iron founder, as a sub-contractor for the State, and therefore the proper person to undertake these risks that we have been talking about, rather than the State itself?—I think that I have this objection to it, that I prefer to deal, if I can, with the original, and not with sub-contractors at all.

13315. As regards the amount of your pension, you say 10*s.* a week to Londoners, because the cost of living is more expensive in London. Are you quite sure that any form of expense is greater in London except that of rent?—Only by hearsay and communication between myself and my fellows. I have not any personal experience that things are dearer in London, but if it can be shown that there is any place in which living is the same, or as dear as in London, I would give them the same pension. My idea is only to make up the difference between the cost of living, not topographically.

Pension should vary with cost of living of the locality.

13316. Should you include rent in cost of living?—Certainly.

13317. Then, is not your scheme ultimately for subsidising landowners and houseowners in London?—I do not know. They can demand a certain rent, and they get it now, and my plan does not introduce anything fresh.

Mr. Humphreys-Owen—continued.

13318. Does it not in this way: that if there is a larger effective demand in consequence of the persons who require this accommodation having more money to spend, that that larger effective demand will be to the advantage of the owners of the limited property which is intended to supply the demand?—But is not that so now? Are we not trying to extend the supply of accommodation by making room for the purpose of meeting this extraordinary demand, and would it not apply exactly in the same way? I do not think it would introduce a new principle.

13319. Do you think that the payment or non-payment of income tax would be a fair dividing line to take for the receipt of the pension?—I said a short time ago that for the present, for the moment, I would say that the payment of income tax would be a very fair line.

Mr. Stuart.

13320. What is your trade, Mr. Grout?—A wire-worker.

13321. And to what union do you belong?—To the London Society of Wire-workers; it is a very small one.

13322. How long have you been a member of the union?—Twenty-two years now.

13323. And you are a member also of a benefit society?—Of the Loyal United Friends Benefit Society, and also what we call the Factory Benefit Society at the factory.

13324. Two different benefit societies, both of them giving benefits of a similar kind?—Two different benefit societies, both of them giving benefits of a similar kind, but not quite equal.

13325. Then, are you in either of these societies insured for any old-age pension?—No.

13326. But a sum would accrue to you either in case of sickness or death?—Either in case of sickness or death.

13327. Then, if I may ask you this question, that you have already replied to, you are not a Socialist?—No, I am not a Socialist.

13328. Do you regard, then, this proposal which you are making to us as one to meet the difficulties of the situation, or as one which in itself is a sound and good proposal?—I am suggesting it rather to meet the difficulties of a series of circumstances that are growing, and that, in my opinion, are likely to give great encouragement to views which I am entirely opposed to; that is, that unless some sort of attention is paid to the misery that exists with the view to obliterating the misery that exists among old people, I believe that the tendency will be in such directions that by-and-by society as a whole will repent that it never paid proper attention to it.

A pension scheme necessary to meet social difficulties.

13329. And dealing with these old people and bringing the State as the contributor of their pensions, instead of, as suggested by Mr. Humphreys-Owen, the employer, you are looking upon it, I understand, that society is the consumer, and that it is the consumer who gets the benefit of the labour of the workman who is now exhausted?—Certainly.

13330. Have you considered at all the effect of such a proposal as you are making, and others

Mr. Stuart—continued.

of a like kind, which you have partly criticised; have you considered the effect of those upon existing friendly societies; let me put it in less wide language to you; first, what would its effect be upon your own benefit society?—I do not think that it would have any injurious effect whatever, for this reason, that it would include the trades that my society exclude, similarly with the Royal Standard and the Hearts of Oak.

Scheme would not hurt the friendly societies.

13331. Excuse me, you have a little missed my point. Certainly, I see that that would be so in the case of those trades which were unhealthy; but you have proposed that a pension should accrue from society to all working men who are what I might call "used up"?—Yes.

13332. Now, would the fact of the existence of such a pension at all make you less personally willing to contribute to the benefit societies of which you are a member?—Personally it would not.

13333. Why not?—I should feel inclined to think that it would be a benefit to the sick societies in this way: that they would be able, first, to revise their rules with the view of revising the old-age pensions that they give now, and certainly not with the view of increasing them, but rather lessening them, if not entirely getting rid of them, and that that would enable them for the same contributions to give a larger amount of benefit in sickness and in death and such like.

Would set free money paid to the old for increased sick benefits.

13334. In other words, they would be relieved from what we have frequently met with, a permanent sick relief?—The circumstance would be favourable to relieve them of that.

13335. Do you regard it that a working man is now more rapidly used up than he was when you first entered your trade?—Very much more.

13336. Why?—He has tools by which he can work quicker. I am speaking now of trades where machinery is not largely used.

13337. You are speaking with your eye on your own trade?—Yes; chiefly on my own trade. There are tools by which we can work quicker, and we actually do work very much quicker than my father did. My own family has been in our trade for nearly 100 years, and I find, by making comparisons, that my father did considerably less work during the week than I do now, the same kind of work made in the same fashion. We have better tools to work with, but the better tools still involve the quicker work. We have tools that cut very much quicker than they used to, but we cut very much quicker too.

Working men used up more quickly than formerly.

13338. What is your age?—My age is 45.

13339. Can you remember your father at that age?—Yes; I remember my father at that age.

13340. Was he a man in as good health as you are?—My father never had what I call a day's bodily illness till he was about 73 years of age. I have had a considerable number.

13341. Would you say that that was pretty fairly a sample of others in your trade?—Yes, certainly.

13342. And there is nothing unhealthy in your trade?—There is nothing unhealthy in the trade as a trade.

13343. So that you would say that working men are used up now—you know what I mean by the phrase "used up"—quicker than they used to be?—Very much quicker than they used to be.

13344. How many hours a day do you work?—Ten.

13345. Is there much overtime?—No, very little indeed; the smallest amount. I have done about six hours overtime—and that was in consequence of the Royal Marriage—in over six months.

13346. There is another point about old age, not only their being used up quicker, but do you suppose that the rules of the Trades Unions, which, I presume, are more strictly enforced now than they were when you were young, are against the prospects of an older man?—In some Trades Union I have heard that it is so; in my own Trade Union there is a sort of implied—it is not in the rules, nor has it been distinctly stated in front of the Trade Union—but there is an implied leniency towards aged workmen. I will give you an illustration: one man was permitted to work; he was 74 years of age, and he was just able to do a little; the employer did not want to get rid of him and he was permitted to work at 6*d.* per hour when he did what we call "hour" work, as against 8*d.* and 9*d.* of an ordinary man, and no objection was raised because of his age. But I believe there are objections raised in some trades to anyone receiving less than the stated wages of the trade.

Old men not squeezed out by Trades Union of wire workers.

13347. Then you feel some hesitation in saying that the practice of your own Trade Union in that respect is a sample of others?—It is a sample of others, but I should not like to put it that it is a sample of all.

13348. Have you met with in your acquaintance with other trade unions, say the engineers for instance, of men being squeezed out because of being old men?—That is a very awkward question to answer, because you would have to get it admitted that the man was excluded from his trade because of old age, and so far as I can hear no one would admit that it was actually in consequence of old age. Some fault would be found, which sometimes occurs in old age, and they make a mistake in an order that they have got in hand, and spoil something.

Lord Playfair.

13349. Is it not a fact that the average chance of life for a working man in the last 30 to 40 years has increased by nearly five years?—I should not like to say the exact number of years it has increased by, but I believe that the average chance of life has very much increased during the last 50 years.

Mr. Stuart.

13350. You are not one of those, I suppose, who regard that the state of the working classes is worse now than it was in your father's time?—Very much better; very much better, indeed.

Condition of working classes better.

13351. So that you are merely referring to the question of old age and exhaustion in old age?—Yes, in connection with work.

13352. Do you regard the present operation of the Poor Law as harsh?—I have had exceedingly little experience of the present Poor

Mr. Stuart—continued.

Loss of freedom the greatest evil in entering the workhouse.

Law as yet; what I may have during the next 20 or 25 years is more than I can say; but as yet I have had very little experience of the Poor Law. I have heard from those who have been inside the workhouse, for instance, that they look upon it as a place which they desire to keep outside if they could by any possible means, one of the grievances being the want of freedom. That seems to be one of the greatest grievances as far as my brief experience of these matters goes.

13353. You mentioned to us a few questions back that you felt that something like what you propose as one of other similar proposals is necessary to avoid a very great deal of difficulty in the future time, and that was put down to the necessity you felt of assuring the working classes that the Poor Law was not harshly administered. Do you think or believe that it would be possible so to administer the workhouse under the present Poor Law system and outdoor relief under the present Poor Law system as to avoid the evils which such a scheme as you propose might avoid?—No, I do not think that that could be worked out at all. For instance, the people who are in the workhouses, or in this one workhouse of which I speak, desire more freedom.

Out-door relief tends to lower wages.

With regard to the payment of outdoor relief, I am inclined to be against it, except in very exceptional cases, because in some cases I firmly believe that it has an effect upon wages. I do not know whether I can answer your question any further than that, or whether you would put it more in detail.

13354. I gather that your reply means that you would not increase the amount of outdoor relief, because of its possible effect upon wages, and that you would not expect that the amelioration of the workhouse would meet the point in question, because the workhouse must always be, more or less, a deprivation of liberty. But now, on that very statement, I would ask you this: you have some reason, you say, to believe that outdoor relief would have an effect upon wages?—Unless it were very carefully administered.

Pensions differ from out-door relief because only given to the old.

13355. Unless it is carefully managed; where does what you have now proposed to us differ from outdoor relief?—Why, in the fact that it is given to old age.

Mr. Broadhurst.

13356. You said that you had heard of trade unions whose rules might make it difficult for old men to earn their wages; in your union tacitly you have an understanding that he is to take lower wages than the standard?—Well, we have not quite an understanding.

13357. But it is done?—It is done; yes.

13358. But you had heard that there were trade unions where that was not allowed?—Well, I could not say that I had heard mentioned the name of a trade union.

13359. You cannot name one?—No.

13360. But you have heard it spoken of?—I have heard it spoken of.

13361. You cannot name one?—I cannot name one.

13362. You have no definite knowledge?—Of my definite knowledge I cannot name one.

H.R.H. The Prince of Wales.

13363. Can you tell me if you have made any estimate of the probable cost of your scheme?—No, Sir; I have made no estimate.

13364. And does your pension scheme introduce any change in the administration of the Poor Law, except as regards old people?—None that I am aware of, Sir.

Chairman.

Comparative cost of living in London and the provinces.

13365. You founded your recommendation of a higher rate of payment per week, 10*s.* a week, to inhabitants of London on the ground that living in London was more expensive than elsewhere. I think you gave as an instance of the greater expense the rent of houses?—Yes.

13366. Is it greater in other respects; is food of all sorts and other matters in which the working classes are interested; are those things dearer in London than elsewhere?—I have heard from my fellow workmen who have come from the provinces that they are somewhat dearer in London than in, say, Manchester, or Birmingham, or Leicester, or places of that character.

13367. Is that because the ideas as to what constitutes a working man's expenditure are somewhat higher in London than they are elsewhere, or is it that the same articles cannot be bought at the same price?—It is that the same articles cannot be bought at the same price, I take it.

13368. A lady who gave evidence here, who has during a long and very honourable life taken a great interest in the working classes and lived daily among them, and who knows all the minutiæ of their lives probably as well as any person living, when asked on that point, said this: "On the other hand people seem so often "to forget that everything except rent is cheaper "in London, vegetables, bread, meat, fish, "amusements, and travelling; everything is "cheaper except rent; rent is the only thing "that is high. Coal is higher in the country if "you have to buy it, of course you may have "wood, but if you have to get coal it is much "dearer in the country than in London." Do you question the accuracy of that description?—In some things, yes. A man, with whom I worked for over 20 years, came from Birmingham, and he told me over and over again that he could purchase a cart load of coal for about a shilling or eighteenpence.

13369. But every place is not Birmingham. Birmingham is in the centre of a great coal region, and, of course, coal is cheaper, as it is in the country where I live, which is a colliery country. But take Essex; take Mr. Broadhurst's country, Norfolk, do you suppose they could get coal there as cheap as they could in London?—I am not saying that they could; all I point out is that an universal statement of that kind is not quite correct, that here is one case where coal is cheaper outside of London.

13370. The larger proportion of England is not on the coal measures?—No; I should suppose not.

Mr. Humphreys-Owen.

Society of Engineers and old workmen.

13371. "The Amalgamated Society of "Engineers ceases to require the minimum rate "of wages at 55, and permits its older members

Mr. Humphreys-Owen—continued.

"to continue earning what they can." Is that accurate as far as your knowledge goes?—As far as my knowledge goes that is accurate.

13372. That is an accurate statement?—As far as my knowledge goes.

Mr. Stuart.

13373. Does your form of labour exist in London and in the provinces?—Very little in the provinces.

13374. Do you know if the rate of wages which is demanded by the trade union in your trade in the provinces or in London is highest? It is highest in London.

Mr. Stuart—continued.

13375. And that, I believe, is the case in almost every skilled trade?—As far as my knowledge goes that is the case. Skilled wages higher in London than provinces.

Mr. Broadhurst.

13376. You have some at Warrington, about Warrington?—I think we have, but they are mostly wire drawers, the makers of wire, but we work the wire.

Adjourned till To-morrow at noon.

The Witness withdrew.

THIRTY-EIGHTH DAY.

Wednesday, 19th July 1893.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD BRASSEY, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. J. CHAMBERLAIN, M.P.
SIR HERBERT E. MAXWELL, BART., M.P.
MR. J. J. HENLEY, C.B.
MR. W. A. HUNTER, M.P.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. JAMES J. CARDIN, Receiver and Accountant General of the General Post Office, and Mr. CHARLES D. LANG, Controller of the Post Office Savings Bank Department, called in; and Examined.

Chairman.

Mr. Cardin.

13377. MR. CARDIN, you are Receiver and Accountant General to the General Post Office?—(*Mr. Cardin.*) Yes.

13378. How long have you held that office?—Since 1886.

13379. And how long have you been connected with the Department?—Since 1859.

Government Annuities Act, 1882.

13380. You well remember the introduction of Mr. Fawcett's Government Annuities Act of 1882?—Yes.

13381. I think it would be useful, if you were to give a general account of the scope of that Act, and of the manner in which it has been since administered?—Certainly. When Mr. Fawcett came to the Post Office as Postmaster General, his attention was drawn to the fact that the then existing system of life insurance and annuities was very little used, or comparatively little used; and he was very anxious to find out the causes of the system not being used, because he was very strongly of opinion that the Post Office being a public institution, should be available throughout the country for the purposes of this class of thrift. He accordingly considered

Chairman—continued.

Mr. Cardin.

Mr. CARDIN.

Chairman—continued.

how matters might be improved, and he obtained a Select Committee of the House of Commons, of which he was Chairman, to inquire into the question generally. The present system was submitted to that Committee, and the result was the passing of the Government Annuities Act of 1882.

13382. Can you charge your memory so as to say whether the Act followed closely the recommendations of the Committee?—Yes, in every particular, and it was brought into operation in June 1884.

Lord Lingen.

13383. Which Act was that?—Mr. Fawcett's Act; the Government Annuities Act, 1882.

Chairman.

Scope and objects.

13384. Well, what was the scope of that Act?—The object of that Act is to issue insurances to any person between the ages of 14 and 65 to insure for any amount not exceeding 100*l.*, or if the insurant is under eight years of age a sum not exceeding 5*l.* These insurances are of two kinds. They are for the payment of money at death, or for the payment of money at any age selected by the insurant, or sooner, in case of death.

Insurances.

Lord Lingen.

13385. The Post Office annuities were granted at a much earlier period than 1882?—Post Office annuities have been issued since 1864.

Chairman.

Immediate and deferred annuities.

13386. You are now dealing with the investment of gross sums. We have not yet come to the annuities?—Yes. Annuities are issued for any amount not exceeding 100*l.* to any person not under the age of five. Annuities are of two classes: immediate annuities, and deferred annuities.

13387. Will you explain what the immediate annuity is?—The immediate annuity is an annuity which can be purchased to commence at once upon payment of a given sum. The deferred annuity is an annuity which becomes payable at any age fixed by the applicant, for which he can pay a lump sum down, or pay annual premiums.

Latter returnable or not.

13388. In what respect does this arrangement for investing in annuities differ from the preceding one?—The limits were altered. The deferred annuities are payable under two tables. In the one case the purchase money is not returnable, in the other case the purchase money is returnable.

13389. Well, what was the effect of this Act upon the insurance under the two heads that you have mentioned?—You mean as regards the details of the work?

Increase of business under Act less than hoped.

13390. No, I mean as to the increase of business. Would you like that information to be stated by Mr. Lang?—We will put in a Table laying all the facts in relation to that before you, if you will allow us to do so.

13391. Would that Table show what the gradual increase of investments had been?—Yes, it would show the amount of business done before the passing of the Act, and what is being done at the present time.

13392. You can state, perhaps, what the general result has been; how far the increase

Mr. CARDIN.

Chairman—continued.

has taken place?—Mr. Lang has not those figures here.

13393. Has the increase of business under Mr. Fawcett's Act been as much as was expected?—No; I may say generally not.

Premiums rather high; to be revised.

13394. Can you give any reasons why?—Yes. I think the first reason is that the premiums were rather high. The tables were prepared by the National Debt Commissioners, and the subject is now under consideration by a Treasury Committee with a view to revising those tables.

13395. Has the Committee been sitting for some time?—Yes, for several months.

13396. And do you know whether they have arrived at any result?—No, they have not yet reported.

13397. Other objections have been raised to the Post Office system; that deferred annuities are not attractive to the public?—Yes.

13398. Another is that sufficient publicity is not given to the advantages which it confers; and another is that the local post office, being very often kept by a village shopkeeper, people do not care to have the state of their investments known to him; do you attach importance to all or any of those objections?—(*Mr. Lang.*) No, I do not attach any importance to those statements. Of course, in almost every village there is a Post Office Savings Bank, and we have found that if depositors object to deposit their money or do business in one village, they will do the business in another village. That has been over and over again the experience. Sometimes they do make the objection that they imagine the shopkeeper who may keep the office may have some knowledge of their concerns, and to avoid that they do their business in a neighbouring village, very often quite close by.

Mr. LANG.

No real difficulty in shopkeepers taking deposits.

13399. That is one of the objections that I mentioned to you; you have referred to the last of the three objections I mentioned. Are the other ones in your opinion entitled to be considered as important? What importance do you attach to the other ones; first, as to the indifference of the people to deferred annuities; and next the absence of publicity: the want of exact knowledge on the part of the people of the advantages conferred by the system?—I think that that is a great drawback to the success of the Post Office business. I do not think that they have a full knowledge of the advantages of the system.

More publicity of advantages desirable.

13400. Now, the advantages provided for, or intended, by Mr. Fawcett's Act were, first of all, the opportunity of investing for a gross capital sum. I think that is called Endowment Insurance; has that been much used?—Yes, there are two classes of Endowment Insurances; the one is by the payment of an annual premium, which has been a great deal used; and the other is by a single payment, which has been very little used indeed.

Endowment insurances.

13401. In the case of the one which you say has been a great deal used, can you tell us to what extent it has been used?—To this extent: I am speaking more especially of a special effort which was recently made amongst the employés of the Post Office, and the advantages were pointed out more especially to the junior members of the Post Office, and in those cases where

Canvass of post office servants, for lump benefit at 60.

Chairman—continued.

Mr. LANG. they had the information they very readily took up the insurance policies, and they stated as their reason why they did so, that they desired to provide for themselves at the age of 60. That is the only table under which, at present, through the payment of an annual premium, provision can be made at the age of 60. Many messenger boys, and also telegraph boys took up insurances, and they stated that their object in insuring for a certain amount at the age of 60 was that they might make some provision for themselves at that age.

13402. You referred to having made a canvass of the officers of the Department?—Yes.

13403. Who did you include in what you said as amongst the officers of the Department?—Well, they would be almost entirely the boy messengers, and the telegraph messengers.

13404. All those?—Yes.

13405. Can you say what their numbers were?—Yes. In London and country: we received 228 in London, and 603 in the country.

13406. That is not what I am asking. Can you tell me the number of Post Office employés who were canvassed?—About 5,000.

13407. Were those confined to London?—London and the country offices.

13408. They were not confined to London?—No.

13409. Does the 5,000 include the whole of them in London and the country?—No. We only partially carried out the experiment; we did not carry it out throughout the whole of the country.

13410. Was it availed of equally well in London and the country?—More in London than in the country; a larger proportion availed themselves of it in London than in the country.

13411. Will you be good enough to state what the effects of that appeal were in an increase of the investments and of the annuities?—Yes.

13412. Perhaps you would give separately what the increase was in both Departments?—During the year 1892 insurances to the number of 1,398 amounting to 49,540*l.* were granted to officers of the Department as against only 28 of 1,932*l.* in 1891, and 19 of 1,645*l.* in 1890. That is as regards the insurances. Then the deferred annuities purchased during the year 1892 numbered 214 of 4,252*l.* as against 142 of 2,183*l.* in the year 1891; showing an increase of 50 per cent. in the number, and of 94 per cent. in the amount.

Good results.

Lord Lingen.

13413. You are still speaking of the Department?—Of the Department only. This has reference to the special canvass which was made.

Chairman.

13414-5. Would you tell us in what manner that effort was conducted?—What I want to know is how you set about it; did you call them together, did you address them, or did you write to them, or what did you do?—No; an officer of the Department took steps in the matter. It might be in some cases, amongst the messengers, one of the inspectors would call a boy and point out to him what the advantages of the system were, and he would fill up a proposal form which would be carried through in the usual course, and the contract would be granted.

Chairman—continued.

Mr. LANG

13416. Was it done by an individual canvass?—Yes.

13417. Well now, that is a very large and gratifying increase: can you suggest any methods by which the same good influence might be brought to bear upon people ouside of the Department, and by what agencies?—Yes, I would more especially suggest that the managers and teachers of schools should be asked to act as agents for the Department. I may say that we have already been in communication with the Education Department, and they are very willing indeed to take up this question, but of course it is a matter of arrangement with the Treasury.

Agency of school managers and teachers would be of value.

13418. Have they begun operations at all?—No, not in that direction; but if you will allow me I will inform you what has been done with regard to the Savings Bank work. When the school fees were abolished in 1891 we placed ourselves in communication with the Education Department, and by mutual arrangement a circular was sent out to the managers and teachers asking them to use their influence with the children, instead of keeping those pence to hand them over to the teachers so that they might be placed on "stamp slips," and for the children to open by that means Savings Bank accounts.

as now with savings bank work

13419. In what year?—We commenced in 1891, and the results from that to the present time are these: from the 1st September 1891, to the 30th March 1893 (19 months), 3,465 penny banks were established in connection with the Post Office Savings Bank, and 2,118 applications from schools were also received to adopt the system of stamp deposits, making a total of 5,583 separate efforts to encourage thrift as against only 459 for the immediate previous corresponding period.

Lord Lingen.

13420. That is the deposit bank only? That is the Savings Bank only, the deposit bank only?—Yes.

Chairman.

13421. Can you state the sums which were deposited in that time?—No, we could not give you the figures at the present time, we have not the figures. But I might say that, to show to what extent it was further taken up, upwards of half-a-million shilling forms, that is twelve-penny-stamp forms, have been sent out to the schools, as well as 150,000 four-shilling forms, that is, holding 48 stamps. This new form was devised solely for the purpose of the use of schools. It is a more handy form and it is more acceptable on that account. Over 1,100,000 shilling forms have been issued, and then we also find that considerable additions in cash were subsequently made by the children in accounts opened by means of the stamp slips. The scheme embraces many facilities which have been throughly advertised with the assistance of the Education Department, such as the periodical attendance of a Post Office clerk to receive the completed stamp forms, and the supply of the stocks of stamps on credit. Where we supply stamps on credit—that is, where the masters

Good results.

Chairman—continued.

Mr. Lang.

have not the ready-money, we supply these stamps and they give guarantees, so that our supplies are perfectly secured. In remote districts, school managers and others may forward deposits to a Post Office in free registered letters. I may add that the popularity of the scheme is thoroughly established, and that the great advantage of familiarising the children during school-life with the methods of the Post Office Savings Bank has been secured.

13422. Do you see any greater difficulties than those which you have just stated to be so successfully encountered in applying the stamp system in the direction of getting schoolmasters to give the sort of assistance which you are now suggesting?—No, I do not see any difficulty at all.

13423. There are no complications?—No.

13424. It will be all simple and straightforward?—Yes, quite.

In case of adults as well as children.

13425. But would you propose that the schoolmasters should bring the tables of the Post Office system to the knowledge of other than school children?—Yes.

13426. In the present case, I suppose, they have to do mostly with the children, or with the parents through the children?—Almost entirely. It is entirely confined to them.

13427. But in the new case they will have to deal directly with a great number who were not under their immediate influence?—Yes, they might have to do so.

13428. But still you believe that their agency would be very useful by the facts which they have put forward?—Yes, exceedingly—immensely useful, I think.

Registrars under present Bill might be agents.

13429. Is there any other official besides those which you have mentioned which you think might be usefully employed in the same direction?—Yes. If the Registration Bill should become law. By that Bill we find that registrars are to be appointed in every electoral district, and they would become, I believe, Government servants. Of course, the registrar would have great information as to the whereabouts and the position of all the people in the electoral district, and we certainly think that he would be most valuable as another class of agent.

13430. Well, that is in the future; that depends upon the passing of the Bill in its present form?—Yes, entirely.

Suggested improvements.

13431. Now are there any modifications of the existing tables which in your opinion would popularise the Act of 1882?—Yes, there might be a few. There would be the active agency desirable of schoolmasters, and a wider power to pay commissions which are only now paid to officers of the Postmaster General.

13432. Would you propose any alteration in the rates; that subject I suppose is now under the consideration of the Committee?—Yes. If that could be done, certainly that would be one of our suggestions. That would require our Regulation 45 to be widened to include schools, &c.; but that could be done under the present Act; then the other point would be premiums to be reduced, and a higher rate of interest than

Higher interest, &c.

2½ per cent. to be allowed to purchasers. Endowment assurance tables are required by annual premiums for other ages than 60; we are at present confined to 60.

Chairman—continued.

Mr. Lang.

13433. Have you ever contemplated that a higher rate than 2½ per cent. should be paid by the State, and if so, would it be received out of a sum which would have to be provided for by Vote?—Oh yes, of course; that would depend upon the contribution as regards State aid. If the State provided aid, this table would have to be arranged accordingly.

13434. That is the form in which you would suggest that aid should be given in case the State intervenes, in taking action to encourage this form of thrift?—Yes.

Further tables, *e.g.*, for annuity payable monthly.

31435. Have you any other suggestions to make?—Then there are the endowment assurance tables required, by annual premiums for other ages than 60, so that a person could provide for old age in this way if they preferred, and purchase an immediate annuity when the endowment became due.

13436. Anything else?—Tables to provide for monthly premiums for deferred annuities.

13437. Yes?—And tables also, to provide for the monthly payment of annuities, as half yearly payments are not adapted to the requirements of the industrial classes.

Returnable annuities.

13438. I think, in the evidence that we have just heard, not much has been said as to deferred annuities, under circumstances more certain to give return to the investor than the ordinary deferred annuity; have you any scheme by which the annuitant may receive back his money?—(*Mr. Cardin.*) Yes; I will explain that. By Mr. Fawcett's Act, under the money returnable table, if a person is unable to continue the annual payments, or if he should die before the first payment of the annuity is made, the actual payments in can be returned, without interest.

Mr. Cardin.

13439. Of course, the payment under those circumstances is larger than it would be for a mere deferred annuity?—The payment is simply a repayment of the money paid in without interest.

13440. Yes; but the payment by the investor is larger?—It is larger in the case where the money is returnable.

More used.

13441. Well, does that prevent applications being made for such forms of investment?—I think that the money returnable table is preferred by the purchasers.

13442. Is it more used in consequence?—It is more used.

13443. But not to the extent that you would like to see it?—No, not to the extent that I would like to see it.

Annuities might be state aided for 5*s.* a-week.

13444. And you think that that might be further popularised?—I think so. The present tables are framed under instructions, that the business shall be self-supporting, but if the State should decide to give aid, I would suggest for the consideration of this Commission, that a special annuity, say of 13*l.*, should be issued to the wage-earning classes at reduced rates. That is provided that State aid be given, I think it could be applied in that way.

13445. Something on the principle of Mr. Chamberlain's scheme, only in another form?—I am thinking of Mr. Chamberlain's scheme.

13446. In another form?—Yes. Of course it would not be desirable to issue those annuities

Chairman—continued.

Mr. CARDIN.

to any persons who might choose to apply for them; they might be limited to the class for which it is intended to give State aid by the conditions under which the policies were issued.

To poor only.

13447. You mean that they are not intended for the richer or easier class?—Quite so—these special annuities should only be issued to men earning less than some amount to be decided upon.

13448. Without regard to the nature of their employments, but only with regard to the amount of their earnings?—Yes, with regard to the amount of their earnings.

Employers can collect premiums, but do not much,

13449. Is there any other suggestion that you would wish to make?—I should like to add a few words, if I may. Employers of labour might very largely assist in extending the annuity business, because under the present regulations employers can collect the premiums from their employés, and pay them over to the Department in bulk.

13450. They are authorised to do it?—Yes; they are authorised to do that; and under that arrangement the insurant or annuitant is not required to pay the first year's premium in advance. The employer undertakes to collect the money, and the contract is issued at once.

13451. That power exists now?—That power exists now.

13452. To what extent has it been used?—Only to a very small extent. Employers, I should add, do not incur any responsibility or liability whatever with regard to that, because directly they cease to collect the money, they notify the fact to the Post Office, and it is left to the insurant or the annuitant himself to complete the payments.

13453. In the other case you have hitherto mentioned, whereby you think publicity could be given, the reason is, that the State has a certain hold upon its agent, but here they can only use persuasion?—Only persuasion. Then again, friendly societies could assist, they could obtain for their members insurances or annuities on the same principle. They could obtain policies in the members' own names, or in the name of the society for the member. They could collect from the member, with their own collections, the premiums and pay the amount over in bulk to the Post Office periodically.

and friendly societies, but these fear risk of State control.

13454. Is there anything in your plan to which you think the friendly societies would object?—I gather from conversations which I have had for the purpose of ascertaining the feeling of certain societies upon the subject, that there exists a fear that it might lead to some Government control; but I pointed out that it could not operate in that way, because the society merely pays over the money, and the State could have no object in interfering with, I will call it, the agent society, because it is to the insurant or annuitant to whom the Department would look for payment. I would also add that the friendly societies might receive the annuities for their members and pay out the money by such instalments as they might, by mutual arrangement, agree to.

13455. Have you discussed that part of your suggestions with the managers of friendly societies?—Yes.

13456. And have they seen any objection to that?—Well, I think they were personally in favour of it; but the committees did not adopt it.

Chairman—continued.

Mr. CARDIN.

13457. They were rather nervous about submitting that to their committees?—I think they did submit it to the committees, but the committees did not adopt it.

13458. Could you mention any of the societies in which the attempt was made?—I would rather not mention any names, because my conversations were of a confidential character.

13459. Is there any other suggestion that you can make?—I think that if employers of labour and friendly societies would assist or co-operate with the department in this matter, very great advantage would be derived if they would also extend it to the insurances. Then as regard modification of arrangements, made under the Act of 1882. I would point out that all the old arrangements were simplified, everything was taken out of the forms which could with safety be dispensed with, and the present forms are excessively simple. But it is necessary, of course, to obtain sufficient information to ensure the identification of the insurant or annuitant, and also the proof of age. In the case of life insurances, medical examination is dispensed with for insurances not exceeding 25*l.*, but in that case the policy does not come into full operation for two years.

Effects of Act of 1882.

Forms very simple.

13460. But where the sum is above 25*l.* then a regular medical certificate is required?—Yes, there is a medical certificate in that case, but no medical certificate is required in the case of an annuity. Another advantage of the new system is, that the age of the applicant can be stated on a special form, and that form is referred to the Registrar General for verification, and the expense of a certificate of birth is saved to the applicant.

No medical certificate for annuities.

13461. You are now mentioning the opportunities that exist under the present act, you are not suggesting improvements at present?—I am mentioning advantages under the present arrangement. Then as regards the payment of the premiums themselves, Mr. Fawcett felt very strongly that one of the reasons why a poor man might not insure or purchase old age pay was a disinclination to saddle himself with the obligation to pay annually through life a stated sum, and arrangements are made under which an insurance or annuity can be obtained by a single payment. For instance, a man of 24 years of age by paying down a sum of 1*l.* 13*s.* 11*d.* can secure an annuity of 1*l.* to commence at the age of 65.

Lump payments,

13462. At what age?—At sixty-five; and, of course, any larger sum can be obtained according to the amount paid.

13463. That is, instead of an annual payment, there might be a single payment in the nature of a capital payment?—Yes. And in order to assist the public in insuring or purchasing annuities the business was grafted into the Post Office Savings Bank, the idea being that the premium might be saved by small sums. So small a sum as a shilling can be paid into the Bank, and that shilling can be saved a penny at a time by the use of the Post Office Savings Bank slips, so that when a man was in full work, or if he obtained a little windfall, he could ensure several years' premium being available for the payment of his policy, and thus if

or varying payments, through savings bank.

Chairman—continued.

Mr. CARDIN.

he was out of work he would not lose the benefit of the policy. On that point I may add that in no case under the Post Office does a man lose all the benefit in case of inability to pay, or death.

13464. In no case?—In no case do they lose everything, excepting in the case of a deferred annuity, where a man dies before the first payment of his annuity becomes due.

13465. And in that case no part of his payment is returned to his next of kin?—No part of the payment; but in the case where a man gets out of work and is unable to continue the payment of premium, a reasonable time is allowed.

13466. How much time?—There is no actual limit. At any time a man may come and say: "I wish to renew my premium."

13467. And he might either pay a lump sum which would cover the deficiencies, or he might make a payment on account, however small?—Exactly so.

Mr. Henley.

13468. Has he to pay the back money?—That would be part of the arrangement. If a man was unable to pay that, a modified policy would be issued; that is to say, a policy to the extent of the money already paid. It may be interesting to state that in the case of annuities paid under the Post Office, a quarter of the amount of the annuity is paid after the death. This is very useful to poor people in the shape of burial money.

There is one point I should like to add, if I may, on the question which your Lordship put to me with reference to the non-use by the working classes of the insurance system.

Chairman.

13469. Yes?—I am afraid that there is a very extensive system going on in certain industrial societies, under which they offer very large premiums to foremen and gangers and men of that class to obtain insurances amongst the working people.

13470. Are those under new societies?—No; I do not think that they are new.

13471. But as I gather from you efforts are being made to induce a great number of people to subscribe to institutions with the promise of advantages which, in your opinion, they cannot confer?—Well, they may be able to confer advantage by giving preference to these men in various ways, and by giving them employment.

13472. But why should they not give the utmost possible advantages as long as their system is not unsound?—My point rather was that it is a kind of "truck system" that is going on. I think it is known as a "truck system," where the gangers bring undue pressure to bear.

13473. I do not understand that as the truck system?—I thought that that was the name used some time ago.

13474. The truck system means the payment of wages by food and goods of various sorts instead of money; how does that apply to what you are saying?—Possibly this might take that form, in the shape of insurance premiums instead of money.

Chairman—continued.

Mr. CARDIN.

13475. Do you mean to say that the workmen accept this insurance instead of wages?—It amounts to that; I think they are obliged to insure because of the premium which the foreman or the superintendent would get.

Mr. Hunter.

13476. Because of the commission he would get?—Yes, that is the word I should have used.

Chairman.

13477. An abuse of power on the part of the employer?—Not by the employer, but by the foremen or superintendents. It is undoubtedly the fact that a very large number of insurance policies are taken out, in industrial companies, which lapse. I think that must be a very serious evil, because if a man commences insurance and is obliged to drop it, he is very unlikely to commence it again, unless under compulsion.

13478. Is there any other observation you would like to make?—No, I think not.

Mr. Loch.

Large savings by women (servants, &c.)

13479. Can you say whether women, to any very large extent, place their money, first of all, we will say, in the deposit account?—(*Mr. Lang.*) Yes; to a very large extent.

Mr. LANG.

13480. Women of the working classes?—I do not say so much, women of the working classes, but I think a large proportion of those do, but more especially does the practice prevail amongst servants and governesses, and people of that class.

13481. Can you say what the figures are?—I could not tell you that, but I could obtain a return showing the figures. I have not the return with me.

13482. You could not speak, even in general terms, so as to show what proportion they might be?—I am afraid that I could not speak on the point with any accuracy.

But little insurance.

13483. Do you find that they are large payers on the insurance lines which have been sketched out, speaking of insurance, apart from deposit?—No; because the Post Office Insurance business is of very small extent.

13484. So that, practically, women do not make any provision for old age through the Post Office?—No, only to a limited extent, we have individual instances, and those where we did make an attempt in the office to encourage such provision among the women clerks in the Savings Bank Department, and a fair proportion did take up annuity policies.

13485. But outsiders have not?—No.

13486. There are joint annuities for men and women, are those much taken up?—Not very much.

13487. Are those taken up by working-class people?—Not to a very large extent.

Mr. CARDIN.

Suggested State aided annuities.

13488. I think, Mr. Cardin, you referred to State aid?—(*Mr. Cardin.*) Yes.

13489. You proposed, as I understood you, to offer rather better terms on returnable annuities?—No.

13490. I understood you to refer especially when you made your remark to returnable annuities?—No; my remark was that if it be decided to give State aid, a favourable way of doing it would be by giving special annuities.

Mr. Loch—continued.

Mr. CARDIN.

13491. The present interest is taken at 2½ per cent.?—Yes.

13492. Is there any evidence to show that increasing the interest above the normal market rate has largely increased the number of applicants for insurance, or for Post Office benefits?—By reducing the rates for insurance there was an increase, but that has not been tried in the case of annuities.

13493. And was that reduction in such a form really as to give a bonus to applicants?—No; it was simply a reduction in the annual payments.

13494. But it did give them what you might call more than the market advantages of the transaction?—No, certainly not.

13495. Can you quote any instance in which more than the market advantages have been given to the applicant?—I do not know of any case in which more than the market value has been given.

13496. There is no instance in which more than the market value has been given?—I am not aware of any. The policy has always been to fix the premium at the lowest price at which the business can be carried on without loss.

13497. In making your suggestion that if State aid was granted this advantage might be given, had you any experience to rely upon to show that that would be a practical force?—No; no experience, but by reducing the price the inducement is increased.

13498. You then mentioned also that there would have to be a limit of wages in the case of insurers?—I was not proposing a scheme; I merely mentioned that incidentally as what might be done.

13499. And I am taking it up as such; what would be the means in the hands of the Post Office, we will say, for adopting a system of inquiry or investigation as to the limit of wage?—Post Office agents are all over the country, and I do not anticipate any difficulty in ascertaining that, but in all cases the conditions are mentioned in the policy, and those conditions are framed upon statements made by the applicants themselves. If the applicant made a false statement he would be liable to lose all benefit.

13500. And would you rely upon that as your main check?—I should see no objection to doing so.

13501. Even though this is rather new ground, I understand, not yet covered by any policy that at present exists?—Quite so.

13502. In the case of payments collected by any friendly society, and paid over on behalf of those who contribute them to the Savings Bank, is there any limitation as to the amount per share that may be paid in?—There is. No insurance or annuity can be purchased for more than 100*l.*

Mr. Booth.

Lapses rare, but few insurances by working classes.

13503. With regard, Mr. Cardin, to annuity insurances, can you tell us what is the proportion of lapses, what proportion there is of those who commence and do not follow it up?—We could put in a paper, but we have not the information here.

13504. Could you say in a general way, is it a large proportion?—No, not large.

Mr. Booth—continued.

Mr. CARDIN.

13505. A small proportion?—A very small proportion.

13506. With regard to the class of people who take up these annuities, can you say whether they come largely from what are called the working classes?—I should say not.

13507. So that you have no great evidence to show what proportion of lapses would be likely to come from working-class insurances?—No; we have no statistics to show that.

13508. We have had a good deal of evidence to show that the proportion of lapses in friendly societies is very large, and that is the reason why I ask the question?—Certainly. I could put in a paper if you wished it, giving the exact numbers.

13509. But then you could not say how many of those annuity insurances are of a working-class character?—There are very few, but we have no statistics on the subject at present.

13510. With regard to the danger of thrift which is based upon the paid influence of foremen, do you think that such insurances would be more likely to lapse than others, because of the possibility of the pressure being withdrawn?—The tendency would be that way.

13511. And that is one of the reasons for your thinking that that form of influence towards thrift is not to be desired?—Quite so.

Mr. Broadhurst.

Mode of purchasing annuities: tables numerous.

13512. Can you tell me, Mr. Cardin, in a very few words, and so that I can understand, what you, through the Post Office, offer to me, say as an investor in the Post Office, for a deferred annuity. You stated generally, but you have not stated the particulars as to what the form is and the amount. Tell me what advantages you give me; I want it as plainly as possible and in as few words as possible?—If you wished to purchase a deferred annuity, after giving the particulars of your requirement, you would have a savings bank book issued to you, and into that account you could place any sum of money up to 30*l.* in one year, and you could give a direction that your premiums should be paid out of that account as they become due, or if you directed that Government Stock should be purchased with any of your savings, the dividends upon that stock would be added to your deposit account, and if your interest and dividends amounted to a sufficient sum to pay for your annuity, you would have nothing further to do in the matter. As each period came round the amount would be transferred from your deposit account to your annuity account, and you would not be required to do anything further until you made your application for the annuity when the first payment became due.

13513. At what age would I commence to get an annuity of 20*l.* a year, or 10*l.* a year, and what not?—What age would you select.

13514. I would select 25?—Upon the payment of 1*s.* 4½*d.* weekly, you would secure at the age of 60 an annuity of 10*s.* a week.

13515. And supposing I commenced at 18 years of age, it would be still less?—Yes, it would be still less.

13516. And now do you think that this statement that you have just made with the necessary additional statements for other ages, and at other

Mr. Broadhurst—continued.

Mr. CARDIN.

Efforts made to publish benefits clearly to the people.

scales, could be drawn out in a simple form and in big type, so that the ordinary labouring man could read it and understand what it meant?—You are speaking specially of the one for State-aid.

13517. No, I am speaking now of this; what is in my mind is this?—I follow you now. The reason why those tables are so numerous is, that the premium varies at every age. That is to say, the age at which the person is desirous of purchasing the annuity, and the age at which the annuity becomes payable. Of course it is necessary for us to prepare tables showing what the payment would be under all conditions; but the table itself could not very well be simplified, because it shows at each age the number of years to which the annuity is deferred and the exact sum it would cost for one pound a year, so that it is simply a matter of multiplication to find out the premiums required for any particular annuity.

Large posters, &c.

13518. Why cannot the Post Office have a bill printed in big type at the top, bottom, and centre, and referring the reader to the Post Office for further particulars; my object is that I want the public to get the information. Nobody knows about it in the country places, and they cannot read your tables. They are as difficult and as confusing as a Treasury paper on income tax. Nobody can understand it, and I want to know cannot you make it plainer and more

Mr. LANG.

simple?—(Mr. *Lang.*) I think we do so; nothing can be more simple than that (*producing a placard and showing it to the Commission*). It is in every post office.

13519. Is this one of the new things you have published?—They have been out for some time.

13520. What do you call some time?—Two or three years, some of them. This one is one of the later ones.

13521. Yes, I fancy so, because I have not seen it in any post office. You can have a double crown poster, can you not?—We have not sufficient space in our post offices for many very large posters.

13522. But there are lots of other places where they could be exhibited, police stations and church doors, and so on?—But the people will not put them up at those places.

13523. My object is to remove the present objection, that the working people do not really

Mr. CARDIN.

get to know about these things?—(*Mr. Cardin.*) I may say that the Department has spent very large sums in issuing notices to the public.

13524. Yes, but it is the way in which they are issued, rather than the number?—Quite so. We shall be very glad to simplify them in any way that we can, but in sending out a circular broadcast we do give a simple illustration; we do give that.

13525. Do you keep an artist in the Department?—Not specially.

13526. Do not you think that something in the nature of pictorial illustration might be employed by the Department for exhibition in schools and village reading-rooms and clubs by which some sort of object lessons could be given, because there is nothing which attracts the notice of working people so much as a picture of some sort or other, and if you had a clever man in the Department who understood the art of advertising—I do not say merely for the purpose of advertising, but for the purpose of giving people information—that if you got some aid of that kind by which you could make known information which nobody gets at present, because it does not come under their notice, it would be very desirable?—We should be very glad to issue any notice of that kind.

Mr. CARDIN.

13527. Will you consider the question of illustration, even of a mere skeleton bill; a bill that would attract a man's attention six or ten yards off?—I shall be very glad to submit to you, if you will allow me, such an illustration.

Circulars to employers.

13528. Did you take systematic steps in 1882 to enlist the aid of employers in making known your new scheme?—Yes, we sent out, I may say, thousands of circulars.

13529. And were bills distributed?—Yes, large bills; we spent a large sum of money on that.

13530. But they were stuffed full of small type?—No.

13531. Yes, I hear they were?—All the information cannot be circulated in large type; it must be more or less in small type, otherwise we should have such an enormous bulk.

13532. In fact, you give more food to these people than they can consume, and they go away without taking any?—The Department meets with this difficulty, that if we give a small amount of information we are asked why do we not give more, or they come to the conclusion that the only thing that can be done is that which is stated; but I quite see the object of your inquiry.

13533. People who have had large experience in connection with this matter have discovered years back that the less you can put upon a bill the more widely it will be read?—Quite so.

13534. And you can refer on the bill to a source for further information?—Quite so.

Lump benefit at 60 preferred to annuity.

13535. You did not say, I think, what proportion of the officials in your department, to all employed, joined your investment for a sum of money at 60 years of age?—(*Mr. Lang.*) Amongst the boy messengers in the Department between 60 and 70 per cent. joined.

Mr. LANG.

13536. Would that suggest this to you, that it would be a good thing to issue information generally to the public as well as to your officials on the same lines?—Certainly.

13537. That evidently appeared to be more popular than a deferred annuity?—Yes, it did.

13538. Then may I ask that you will consider that as well in your future operations?—Yes, we will.

13539. You are taking steps now to make known the advantages of your office for thrift investments amongst the school population?—Yes.

13540. What steps are you taking in a similar way to make them known amongst the adult population; what parallel steps?—No parallel steps until we obtain sanction for the employment as agents of the school managers or schoolmasters. If we get the necessary sanction for that, then we can extend it to others beyond the school children. There is no reason why the

Mr. Broadhurst—continued.

MR. LANG. schoolmasters and schoolmistresses should not use their influence in the neighbourhood itself beyond the school.

13541. Yes; would you suggest that they should give occasional addresses at night at the evening school, inviting adults to be present—upon this question of thrift?—I am afraid that they have not much time, but we should like it very much if they would do it.

Question of advertising in railway and police stations, workshops, &c. 13542. Would railway companies allow you to advertise in their stations?—We are considering that question now.

13543. And the police stations?—We have not considered that, but the railway stations we are considering.

13544. And the police stations?—There is no reason why we should not have the police stations.

13545. You will consider that?—Yes, certainly.

13546. And would there be a possibility, Mr. Cardin, of your putting yourselves into communication with the factory and workshop Department, and asking their aid, so that in factories and workshops some of your bills might be placed; I mean that no employer would object if he was properly approached?—(*Mr. Cardin.*) I think it would be very desirable to MR. CARDIN. do so, and we will take steps in that direction.

£.2. 10 *s.* to £.3 a week might be highest income for State aid. 13547. May I ask you one more question, and if you answer it, it will not bind you at all to the exact figure, but would you mind saying what is in your mind as to the amount of annual income which should bar a man or woman from your State-aided annuity; it will not affect your ultimate conclusion at all, but I merely want to know what is in your mind?—I should say about 50*s.* weekly wages, that would be the maximum, but I have not considered the point.

13548. That is merely something in your mind; something between 2*l.* and 3*l.*?—Yes.

Limit on deposits due to Parliament. 13549. Now the Department as a Department I understand has no objection for increasing the opportunities for savings in your several departments?—None whatever.

13550. It is only Parliament that limits you?—Yes, certainly.

13551. As to the amount of annual deposit?—Certainly; it is a limit imposed by Parliament.

13552. And you, as a Department, have no objection whatever to its increase?—No. (*Mr.* MR. LANG. *Lang.*) We should be glad to see it.

Mr. Henley.

13553. Following up the last question, would you, Mr. Cardin, go so far as the present income tax with regard to putting people upon this special Government annuity; would you take MR. CARDIN. the income tax limit?—(*Mr. Cardin.*) I am not enabled to give any special information upon that, because I have not considered the point. My remark is simply with reference to the suggestions that I have read in these reports on the question of State aid being given, and I only suggest to the Commission for consideration, whether it might not be done through the Post Office and in that form.

13554. But you would not be prepared to go so far as 150*l.* yearly as the limit?—There is no

Mr. Henley—continued.

MR. CARDIN. objection which occurs to me as to that because I understand the idea is to be that when the man reaches 65 years of age assistance shall be given, and the man who is annually receiving that amount may at any time lose his employment or get into bad health, and although he may appear to be in very good circumstances, comparatively, at the present moment, there may be difficulties which he cannot foresee, and I personally should not like to exclude that man from the arrrangement.

13555. So that you would not have the benefit confined to people who had been employed in manual labour?—Exactly so.

13556. Then would you exclude the lowly-paid clerk, or persons who are paid at the same rate as clerks?—No, I would not.

13557. You would not exclude such people?—No, I would not.

13558. Then you would have to fix some annual limit like the income tax?—Yes; I think some annual limit would be necessary. Why I specially recommend the Post Office is because the machinery is already in existence, and it is so elastic that it would take in all cases; that a man might commence to make this saving even a little later in life. One of the schemes seemed rather to limit the provision to men of the age of 25, but there are many circumstances which make it desirable for a man to wish to make provision, even later than that, and the existing Post Office arrangements lend themselves to an arrangement of the kind.

Possible revision of rates by Treasury. 13559. I see that Section 5 of the Government Annuities Act of 1882, Sub-Section 9 says this: "If the fund formed by the receipt of sums in "respect of insurances is so much in excess of "the liabilities that it is possible to reduce the "payment made to obtain insurances, and a new "Table is made under the Section for that pur-"pose, the Treasury may provide for giving to "the persons entitled to insurances in force at "that time, such portion of the surplus of such "fund as seems just, in such manner as seems "expedient." Has the Treasury been fortunately able to to do that?—At the present time a Treasury Committee is sitting with a view to revising the Tables under the powers given in that Clause.

13560. But up to this time?—No change has taken place since 1884.

Evidence of age got on joining. 13561. Well, then, Section 6 says this: "The "regulations made in pursuance of Section 16 "of the Government Annuities Act of 1864, "shall provide (*a*) for proofs of age, of identity, "and state of health." Well, have you ever had any difficulty with regard to the question of proof of age?—Yes; difficulties arise occasionally.

13562. And how do you satisfy yourself that a person has reached the age of 65, or whatever the age may be; what are your regulations for that?—Inquiry is made at the time that the contract is granted, and proofs of age are required. The simple plan, under the regulations framed under this Act, is that the man makes a statement giving the necessary particulars, that statement is referred to the Registrar General, and if the Registrar General certifies that the particulars are correct the proposal is accepted, and if not we require the applicant to obtain a

Mr. Henley—continued.

Mr. CARDIN.

certificate of birth. Sometimes there is great difficulty about that, and then the case is dealt with upon its merits. The National Debt Commissioners are consulted, and they consider what evidence must be produced.

13563. What percentage of difficulties, do you think, would arise under the question of age?—A very small percentage, indeed.

13564. Less than one per cent.?—Less than one per cent., certainly.

Mr. LANG.

13565. I think you said, Mr. Lang, there was a post office in every village?—(*Mr. Lang.*) Well, there are 10,800 of them.

Objection to postmen receiving payments.

13566. Well, I know a considerable number of villages which are without a post office; and would there any practical difficulty in allowing a rural messenger to receive money on behalf of the Savings Bank?—(*Mr. Cardin.*) Might I read an extract from the Report of the Select Committee in 1882, with reference to the employés of the Post Office carrying on business of that kind: "It has been suggested that letter-carriers "might be employed in this way, but your Com- "mittee think that this would be undesirable, "on the ground that it would tend to the neglect "of the work for which they are primarily "appointed, namely, the delivery of letters." The matter was very fully considered, and that is the Report of the Committee as the result of their deliberations.

Mr. CARDIN.

13567. I did not contemplate that they should call at the houses of persons in the same way as the officials of the Prudential and other offices do, but that they should be allowed to receive money in the same way as they are allowed to sell stamps; would there be any practical objection to that?—The only objection would be that they might delay the delivery of letters. I believe, as a matter of fact, that many of the rural messengers do conduct business of that sort for people in the country, but we are not officially aware of it.

13568. I am speaking of working people who think twice before they would walk three miles to a post office?—There would be no objection beyond the one which I have stated. Yes; there would be one other objection, and that is the control of the individual and the keeping of a check upon the money so received. These men might receive money and not report it.

Mr. Booth.

Stamp slips.

13569. Could it not be done entirely by the sale of stamps?—There is an arrangement in operation now under which a person can purchase postage stamps from the rural messenger, and affix them to a stamp slip. (*Mr. Lang.*) I might add that in some cases school-rooms have been used for that purpose, where at the same time that they are issuing them for the children, they are also issuing for the village at large.

Mr. LANG.

Mr. Henley.

13570. My remarks only applied to the rural postman who comes every morning into the village, whether it would not facilitate matters if he could do that, but you seem, Mr. Cardin, to think that there are difficulties in the way?—(*Mr. Cardin.*) There are difficulties.

Mr. CARDIN.

13571. I thought something could be done, such as the marking of a card, the issuing of a card?

Mr. Henley—continued.

Mr. CARDIN.

—But then the Department would not be aware of the transaction. And it is conceivable that a difficulty might arise in this way. You are aware that a depositor only receives interest upon even pounds, so that if the deposit marked upon the card brought the previous deposit up to an even pound, the Department would be unaware of it until some time afterwards.

Lord Brassey.

General unpopularity of deferred annuities

13572. You have expressed regret that the amount of business which you do in connection with the provision of immediate and deferred annuities is so small?—Yes.

13573. May I take it from you that the business which you actually carry on in this branch is only to a very small extent in connection with members of what are called the working classes?—Yes.

13574. That is so?—Yes, that is so.

13575. And that, practically, you do no business in relation to the provision of annuities with the class of persons concerning whose lot in old age this Commission has been appointed to make inquiry?—I am afraid not.

13576. And supposing those modifications were made in the terms of the premiums and otherwise which you think are possible, I suppose you would entertain a strong doubt as to there being any business done with the class of persons who go to the State for relief in their old age?—There would be a probability of some business being done, but I have no means of knowing to what extent it would be likely to take place. The prejudice, if I may call it so, against annuities, is not limited to annuities issued by the Post Office. Private enterprise does not succeed in selling deferred annuities.

13577. And is not that the case, so far as you know, abroad, in countries where the State attempts to make some arrangements similar to your own annuities?—I think there are difficulties there.

13578. I do not know whether you are aware of it, but you can either say "yes" or "no" to the question: that in France there exists a system somewhat similar to your own annuities, and that there there are no applicants for annuities excepting those who are compelled to make application by their employers?—I believe that is so. I think the form of thrift in France most popular is the *Rente* system.

13579. The old stocking?—No, they purchase the *Rente* script.

Lord Lingen.

Savings and insurance moneys of Post Office managed by National Debt Office: Treasury control.

13580. The sums that you receive from insurers in the Savings Bank Department of the Post Office are kept distinct from the rest of the postal revenue, are they not?—All amounts received for insurances or annuities are paid over specially to the National Debt Commissioners for investment.

13581. And the interest that you receive on those deposits is determined by the National Debt Commissioners?—The National Debt Commissioners invest those monies in certain securities to which they are limited by Act of Parliament, and they place the dividends received from those investments to the credit of the Insurance and Annuity fund. Out of that fund they pay all

Lord Lingen—continued.

Mr. CARDIN.

expenses, and they pay the insurances and annuities.

13582. Your relations with the National Debt Commissioners, and the interest that you get from them, and, generally, the finances of the Post Office Savings Bank, are under the control of the Treasury?—Yes.

13583. Then, supposing you wished to make any alteration in the rate of interest or in the advantages that you gave for the deposits, all that would have to be submitted by you to the Treasury and done with Treasury control, would it not?—Any alteration in the rate of interest on deposits would require an Act of Parliament, but the tables of premiums for insurances and annuities can be framed by the National Debt Commissioners with the consent of the Treasury and the concurrence of the Postmaster General.

13584. Then the management of these finances are, speaking broadly, either determined by Act of Parliament or by continuous Treasury control?—Quite so.

Advantage of lump insurances over annuities.

Mr. LANG.

13585. You mentioned with regard to the Post Office that a favourite form of insurance there was not for the deferred annuity, but for the lump sum deferred and payable at a future time?—(*Mr. Lang.*) Not by a single payment, but by annual premiums.

13586. No; but after the age accrued it was to accrue in a single sum?—Yes.

13587. Do you think that the idea there was that by the time the Post Office servant was out of your service he might want to set up some business for himself, and that this capital sum would be of use to him in that relation?—Yes, clearly so. That statement was made to me on frequent occasions.

13588. Do you think that that would be operative beyond your own service, and that to a certain extent it may account for thrifty persons not particularly affecting the purchase of a deferred annuity?—I think it would be of great use if it were extended outside of our service.

13589. They are not doing it?—I am not aware of it.

13590. What I wanted to point at was this: we have had repeatedly in evidence before us that persons otherwise thrifty do not care to buy a deferred annuity, and you have given us instances in your service, which is no doubt an intelligent one and closer to authentic information than other people, that the form of insurance that they prefer is that of a lump sum to accrue at a future time?—Yes.

13591. Well, if a thrifty labourer had increased his deposits gradually in the Post Office instead of buying that deferred annuity, when he was past labour and wanted to set up some little business, that money of his in the Savings Bank would answer the same purpose as in your service, where they have purchased this deferred payment, would it not?—Yes, it would do so.

13592. To that extent it does not show want of thrift in the working people that they do not adopt this particular form of buying a deferred annuity?—No.

Workmen might resent agency of employers.

13593. Have you had any reason to think that the working people would be somewhat jealous of their employers being your agents for the purposes of deferred annuities, would not they as a class,—or have you no means of judging whether they would not as a class prefer to transact that business themselves; has it come under your notice at all?—(*Mr. Cardin.*) No, we have no information on that point, but I think it is extremely likely that it would occur.

Lord Lingen—continued.

Mr. CARDIN.

Annuity deposits paid through savings bank book

13594. Is that facility that you mentioned largely taken advantage of; that if a man has got a deposit in the Savings Bank, and he also wants to buy a deferred annuity, he might say to the Post Office: "Now as long as I have got a deposit sufficient to pay my premiums, you pay them for me; and if my deposit falls below the sum required you give me notice"?—That is the system in operation. Premiums are paid in that way.

13595. Is that plan largely taken advantage of?—All the insurance and annuity business is conducted in that particular way; all the premiums are so paid.

13596. But you must have a certain number of persons who have got deferred annuities without having a deposit in the Savings Bank?—Not since the passing of the Act of 1882. All the business is conducted in that way.

13597. So that a man could not buy a deferred annuity unless he had a deposit in the Savings Bank?—The first payment would be made a deposit in the Savings Bank. A book would be issued to him.

13598. Supposing the first payment was withdrawn from the Savings Bank in the shape of premiums, what would happen?—The second payment, or any subsequent payment, would have to be paid through a Savings Bank; it would have to be paid directly into a Savings Bank as a deposit, and that can be done at any time; and in the event of the balance in the deposit account not being sufficient to meet the premiums, about a month before they become due a notice is sent from the Savings Bank to the depositor stating what the balance is and the amount required to be paid in by a certain date.

Lord Playfair.

Success of canvass of Post Office servants.

Mr. LANG.

13599. In the successful canvass which you made amongst the officers of the Post Office were the results from all classes, from persons with weekly wages as well as from those having salaries?—(*Mr. Lang.*) They were all persons having weekly wages.

13600. They were all persons having weekly wages?—All on weekly wages.

13601. Chiefly letter-carriers and people of that class?—Yes; boy messengers, telegraph messengers, and letter-carriers.

13602. You did not go higher?—No, only with the exception of the deferred annuities, which were purchased by the women clerks.

13603. Did that result not encourage you very much in the belief that a much more active agency might produce better results than the Post Office have yet attained?—It was in consequence of that that the Education Department were approached.

Mr. Booth.

13604. Do the wage-earners in the Post Office acquire any deferred pay when they are retired

Mr. Booth—continued.

Mr. CARDIN.

from their work?—(*Mr. Cardin.*) Yes; they are entitled to pension.

13605. So that all those boys and men, amongst whom you made this successful canvass, were anticipating some pension or another in old age?—(*Mr. Lang.*) Yes, but this would be an addition to it.

Mr. LANG.

13606. That did not seem to make them less inclined to be thrifty in this other sense?—Not at all.

Mr. Humphreys-Owen.

Extent and value of privacy of savings; no records allowed at local offices.

13607. Would it be possible to make the fact of a man having a Post Office Savings Bank account more private than it is at present?—(*Mr. Cardin.*) I do not think it could be more private than it is at present, because nobody knows anything about it but the depositor and the Department, the local postmasters who receive the money are not allowed to keep any record. They send up an account of their receipts, and they are not allowed to keep a copy.

Mr. CARDIN.

13608. The notice is sent in a very conspicuously-shaped and coloured envelope, so that everybody in the house cannot fail to be aware of the fact that the particular person to whom it is addressed has an account in the Post Office Savings Bank?—We have changed the envelope, but we are sending out so many that any particular form adopted would soon become known.

Mr. LANG.

(*Mr. Lang.*) We are changing them now.

13609. You recognise that it would be a very desirable thing to do?—Yes; it would be a very desirable thing to do.

Mr. Broadhurst.

13610. You correctly stated, Mr. Cardin, that there is an objection in villages and rural districts to postmasters, and the people they may have in their employ, knowing what depositors are doing?—(*Mr. Cardin.*) Yes.

Mr. CARDIN.

Arrangements for receiving moneys at counter.

13611. Would that objection be modified if in the case of many of the post offices as they now exist, one person only were authorised to receive Savings Bank deposits, instead of every person in the post office?—Practically it comes to that now, except in small country offices, because the counters are so arranged that only one official is the recipient of deposits. In the large offices there is only one official at the counter who receives such deposits or knows anything about them.

13612. If I go into an office where there are three or four girls, probably most of them living in the neighbourhood?—Yes.

Mr. Broadhurst—continued.

Mr. CARDIN.

13613. Girls ranging from 18 and 20 to 30 years?—Yes.

13614. Every one of these girls is entitled to receive my deposit—and can she not receive it?—I think you would find that that is not usual, because as a rule that it is only one official at a time who receives Savings Bank deposits.

13615. Might it not be any one of the officials?—It would be the principal duty of only one official to receive it. The counter is divided, I think, in most cases into "sale of stamps," and "money order and savings bank business." There is only one clerk in charge of each branch of the business.

13616. I am speaking of a post office in a semi-rural district, where it is partly post office and partly shop?—Then you mean that any one of the assistants to the shopkeeper might come forward.

13617. Certainly, and do?—Yes.

13618. That is objectionable, I mean to the minds of many of the local people?—Quite so.

13619. Rather because this person might be their next door neighbour, or a person with whom they had an outstanding account, or that sort of thing?—Yes.

13620. Do you think it would be possible in the case of an office such as I have described, and I could describe it much more closely if it was necessary to do so, to limit that duty to one or two persons, that is, the proprietor of the establishment, the man or his wife, or daughter, one of those, but to not more than two persons?—In a small office like that, the sub-postmaster receives an allowance for conducting the business, and the assistants are not in the employ of the Post Office. It is left to the postmaster to employ some particular person for the purpose, but departmentally we do not interfere.

Mr. Humphreys-Owen.

Letters as to savings can be left at post office.

13621. Mr. Cardin, just one question I would like to ask you bearing upon that subject. I believe that, in order to preserve the privacy of the Post Office account, a depositor can give notice to the Post Office that the letters on the subject shall be retained for him at the office?—That is so. At the time of making a deposit, the depositor can make a request that the acknowledgment shall be left at the local post office to be called for.

13622. And that would obviate the difficulty that I put to you?—Yes.

The Witnesses withdrew.

Mr. W. A. HUNTER, M.P., a Member of the Commission; Examined.

Chairman.

Comparison of cost to working classes of (1) contributions under Mr. Chamberlain's scheme,

13623. Mr. HUNTER, you have, I believe, prepared Tables showing the relative cost of the two schemes, Mr. Booth's and Mr. Chamberlain's, which have been placed before the Commission?—Yes, my Lord.

13624. Would you be good enough to give us

Chairman—continued.

the results?—First of all, as to the cost of Mr. Chamberlain's scheme to the working class.

13625. To the working class?—To the working class; that is the point I wish to bring out. Now, Mr. Chamberlain's scheme, taking the simplest part of it, that is to say the simple insur-

Chairman—continued.

ance, is a scheme for the provision of 5*s.* a week for all men above the age of 65, and 3*s.* a week for all women above the age of 65. To secure this pension a man must pay 10*s.* a year, and a woman must pay 8*s.* 8*d.* a year.

13626. Besides an initial payment?—Besides an initial payment, which together practically come to a subscription of those amounts for a period of 45 years. Then I would point out that if a working man is to insure his wife as well as himself, the subscription would amount to 18*s.* 8*d.* a year.

Mr. Booth.

(1) and (2) State aid under Mr. Booth's, if raised by rates, half paid by occupier if any.

13627. Beginning at 20?—Beginning at 20. Now, perhaps, in estimating the cost, I take one mode of taxation, that with which we are most familiar in Scotland, a rate equally divided between the owner and the occupier; perhaps you will allow me to give the figures for Scotland first.

Chairman.

Assumptions.

13628. If you please?—In giving these figures, and in making this comparison, I make three assumptions which are unfavourable to Mr. Booth's scheme—which exaggerates the cost to the working men under Mr. Booth's scheme. First, I assume that the working man would pay no share of the taxes required for the State subsidy, and that his total cost, therefore, would be 18*s.* 8*d.* a a year; secondly, I assume that all persons take pensions under Mr. Booth's scheme; and thirdly, I assume that there is no saving in the poor rate. The reason why I make those assumptions is, that then we get a definite figure, which is subject to a deduction, to an extent which it is not necessary to enter into. With regard to Scotland, the total cost would amount, taking the cost for women at 3*s.* a week, to an annual charge of 937,178*l.*, that is on the basis of the census of 1891; and for men, 1,078,285*l.*; or a total of 2,015,463*l.* In 1891, the total valuation of Scotland was 24,264,878*l.*, and therefore a rate of one penny in the £ would produce 101,103*l.*; and therefore, a rate of 20*d.* in the £ would be necessary in order to produce 2,022,060*l.* That would be paid one-half by owners, and one-half by occupiers. Now, I give you the total number of occupiers of houses in Scotland in the year 1890-91, divided into four groups. First, under 10*l.*; 10*l.* and under 15*l.*; 15*l.* and under 20*l.*; and then, 20*l.* and upwards. Under 10*l.*, there are 549,948, which is 72·67 per cent. of the total number. The valuation: Now, taking the first group, which is the most important so far as the working classes are concerned, those under 10*l.*; there are 549,948 (which is 72·67 per cent.); their valuation is 2,931,600*l.* The total amount of the rates which they would pay—their proportion of the total—would be 122,150*l.*, which is an average of 4*s.* 6*d.* per occupier. That is the figure which compares with the 18*s.* 8*d.* under Mr. Chamberlain's scheme. The next group is the group of 10*l.* and under 15*l.* Of these there are 84,261, or 11·13 per cent. of the whole; the valuation was 987,098 *l.*; the total amount of the rates which fall upon this class was 41,129; and the average to each occupier was 9*s.* 9*d.*, as compared with the 18*s.* 8*d.*

Case of Scotland; particulars.

(1) Rental under 10*l.*

Rental 10*l.*—15*l.*

Lord Lingen.

13629. That is leaving another 9*s.* 6*d.* to the owner, is it?—Nine shillings and ninepence for the owner. Then taking the class between 15*l.* and 20*l.* The total number is 51,268, or 6·77 per cent. of the whole; the valuation is 865,656*l.*; the share of the rates borne by this class is 36,069*l.*, an average of 14*s.* per occupier. Then of the other class, 20*l.* and upwards. I can only give you them in one group. The total number is 71,347, being 9·43 per cent. of the total. The valuation is 3,299,628*l.*; the share of the rates that would fall upon them would be 137,318*l.*; and the average for each would be 1*l.* 18*s.* 6*d.* Then I have taken the total group under 15*l.*, because 15*l.* would be in Scotland the superior limit of a workman's house. The total number under 15*l.* is 634,209*l.*, forming 83·8 per cent. of the total number of occupiers. Their valuation is 3,918,698*l.*; their share of the 2,000,000*l.* which are required is 163,279*l.*, or an average of 5*s.* 2*d.* per occupier.

Rental 15*l.*—20*l.*

Rental over 20*l.*

Chairman.

(2) Case of England and Wales.

13630. Fusing the two lowest together?—Fusing the two lowest together. Then comes the case of England. Now, I am not able to give an absolutely corresponding table for England, because the figures which I have given you are derived from the Annual Report of the Inland Revenue Commissioners. That is the only table where you get the population classified in England according to the rental; and I ought to point that I have taken gross rental in the case of Scotland, and I am also going to take it in the case of England; not rateable value. It makes no material difference, because if the gross rental is reduced the amount of the rate would be increased; that would be the only difference; but the practical result would be about the same.

Lord Lingen.

13631. Supposing the same proportions are held in England, each one of the figures per head which you have given would have to be multiplied by two for the occupier's payment; is that so?—That would be so if it were thrown on the rate as it now exists. But in the case of England I can give an exactly corresponding table for England, omitting the Metropolis. It is necessary to omit the Metropolis for this reason, that in London the number of occupiers to the population is abnormally small, owing to the excess of lodgers; and it may be shown in this way that in all England, excluding the Metropolis, there is one occupier to 5·39 persons, but in London there is one occupier to 8·57 persons. It is a very great difference. And whereas in the rest of England the great majority of the occupiers are below the 20*l.* line, in London the great majority of the occupiers are above the 20*l.* line; and they are not discriminated; so for that reason I give you the figures for England, excluding London.

Omitting London where rents are high and lodgers many.

Mr. Humphreys-Owen.

13632. Including Wales, I suppose?—Including Wales. Now, take the case for England. According to the census for 1891, there were 766,014 females, and at 3*s.* a week that would cost 5,974,909. Then there were 606,587

Mr. Humphreys-Owen—continued.

males who, at 13*l.* a year, would cost 7,885,631*l.*, or a total for men and women of 13,860,540*l.* As I exclude the Metropolis, I assume that the proportion of the aged in London, for the purpose of this calculation, is the same as in the rest of the country, and, therefore, deducting for London 2,012,954*l.* would leave the net cost for the whole of England, exclusive of the Metropolis, as follows, 11,847,586*l.* The gross rental of all England, excluding the Metropolis, in 1890–91, was 145,788,916*l.*, and a rate of 20*d.* in the £. would raise a sum of 12,149,080*l.*, which is practically the same figure as in the case of Scotland. Now, I take England in the same way as I take Scotland, dividing the English occupiers into four groups. The total number of occupiers of dwelling-houses was 4,576,169. Under 10*l.* there were 2,701,852, which is 59 per cent. of the whole, as compared with the 72·67 of Scotland. The gross rental was 16,139,366*l.*, and the share of the rates which would fall upon this class, making the same assumption that I did in Scotland, namely, that it was divided equally between the owner and occupier, would be 672,473*l.*, an average of 5*s.* each, as compared with 4*s.* 6*d.* in Scotland. Then in the class at 10*l.* and under 15*l.* there were 948,991, or 20·7 per cent. (which is nearly double the Scotch proportion), having a rental of 11,028,857*l.*; the share of rates falling on this class would be 459,519*l.*, or an average of 9*s.* 8*d.*; practically the same as the Scotch average for that class. Then the next class, 15*l.* and under 20*l.*, is 453,856, which is 10 per cent. as near as possible; the rental 7,655,655*l.*; the share of rates falling upon this class is 318,989*l.*, an average of 14*s.*, which is the same as in Scotland. Then above 20*l.*, 20*l.* and upwards, 471,470, 10·3 per cent. of the whole; the rental, 22,636,722*l.*; their share of the total rates, 943,197*l.*, an average of 40*s.* as compared with 38*s.* 6*d.* in Scotland.

Rental under 10*l.*

10*l.*—15*l.*

15*l.*—20*l.*

20*l.* upwards.

Chairman.

13633. Very nearly the same as in Scotland?—Very nearly. Then taking all under 15*l.*, the total number of occupiers is 3,650,843, which is 79.7 per cent. of the whole; as near as possible, 80 per cent.; the gross rental is 27,168,223*l.*; the share of the 11,847,586*l.*, of the total, which falls upon these occupiers, is 1,131,992*l.* or an average of 6*s.* 2*d.* per occupier. Of course, it is obvious that all occupiers under 22*l.* 12*s.* would pay less under Mr. Booth's scheme than under Mr. Chamberlain's, assuming that the rate was equally divided between owner and occupier, because, 10*d.* in the £. on 22*l.* 12*s.*, yields you 18*s.* 8*d.*, which is the conjoined subscription for a man and a woman under Mr. Chamberlain's scheme.

13634. That is Mr. Chamberlain's. You do not give us Mr. Booth's. You assume that we have sufficient knowledge of Mr. Booth's?—Well, I take the figures for the purpose of comparison, of 5*s.* a week for men and 3*s.* a week for women; because that is Mr. Chamberlain's scheme.

13635. Mr. Booth's is 5*s.* a week for both?—Mr. Booth's is 5*s.* a week for both.

13636. But is there not a slight difference between the two schemes; that Mr. Booth

Chairman—continued.

assumes that all persons will accept the 5*s.* a week, and Mr. Chamberlain is depending upon a great number of exceptions?—That affects the total cost to the taxpayer; but it does not affect the cost to the individual subscriber, which is always 18*s.* 8*d.*

13637. Then, again, Mr. Chamberlain never proposed to raise the whole of his payment from the rates; he proposed that it should come from taxation?—Then, that I omit from the calculation altogether. I assume, as against Mr. Booth's scheme, that the working-classes would not pay any share of the taxes which were necessary to provide the subsidy, which, of course, would not be the case.

Mr. Henley.

13638. As I understand, your scheme is based upon the gross estimated value of Scotland and England; do you propose to have this money paid out of the rates or out of the taxes?—I am not making any proposal.

13639. You are only showing the way of the incidence of the rating?—I am only showing what the amount of the cost would be to the working-men under the one scheme and under the other. I do not say whether that ought to be done or not.

13640. Therefore, the large class of men, whose houses are compounded for, would make no direct payment whatever under this scheme, if it were taken from the rates?—I do not know about compounding; that is the English system.

Compound householders.

13641. Under a certain amount the landlord pays the whole of the rates?—Yes.

Sir Herbert Maxwell.

13642. Would not that apply to a large class in Scotland?—Under 4*l.*

Mr. Humphreys-Owen.

13643. I only want to know a little more about compounding in Scotland; have you access to figures which would give the number of compounding householders in Scotland?—No.

13644. They are not shown in any Government returns?—Not that I am aware of.

13645. These figures that you gave us for England and Wales are based on an assumed division between owner and occupier?—Yes.

13646. Is that assuming the existing state of things to be continued?—Then the figures would be doubled.

Mr. Booth.

13647. I understand the assumption on which your figures rest, that it is a comparison between the cost of providing such a pension as I have proposed if the funds are entirely obtained from the rates?—Yes.

Assumptions.

13648. And the cost to the individual under Mr. Chamberlain's scheme, assuming that the portion subscribed by the State is obtained entirely from Imperial taxation, and that that taxation is not supposed to press at all upon the working classes?—That is an assumption, because, of course, the cost would be more than 18*s.* 8*d.* if you were to take into account any share which the working men might have to pay of the taxes which were required to provide the subsidy.

Chairman.

13649. What proportion of the rates are paid, according to your estimate by the working classes?—I do not use the word "working classes"; I use the word "73 per cent.," and so on. 73 per cent. of the householders in Scotland pay only 6 per cent. of the poor rates.

Mr. Booth.

Rates largely paid on property not dwellings.

13650. The occupier is supposed to include man and woman?—Man and woman, of course.

13651. In what way does the property that is not occupied—other forms of property that are yet rateable—come into your calculation; do you exclude it?—No, the rates are paid by that—the bulk of the rates; that is what makes it so cheap to the working men.

13652. But the figure of rates payable over 20*l.*, does that include, then, all the rates on docks and railways?—Oh, no; only dwelling-houses; those figures are only for dwelling-houses.

13653. Then is there a contribution on your calculation assumed from other property—not residential property?—Oh, certainly, the rates are levied upon all property.

13654. That is to say, in addition to the payments that are mentioned here, 5*s.* a year under 10*l.*; 9*s.* 8*d.* from 10*l.* to 15*l.*; 14*s.* from 15*l.* to 20*l.*; and 40*s.* over 20*l.*; in addition to that there is the large sum that is levied on other forms of property?—Quite so.

Mr. Chamberlain.

13655. Is the calculation of the effect of Mr. Booth's scheme based upon the assumption that the whole of the money required for that scheme is got through the rates?—Entirely.

Mr. Booth.

13656. Altering the woman's allowance to 3*s.*?—Yes.

Mr. Chamberlain.

Cost of contributions only reckoned as to Mr. Chamberlain's scheme.

13657. And you assume also that the whole of the amount required as subsidy under my scheme is also to be got from the rates?—No; I assume that under your scheme the money is raised in such a manner as that no portion of it is paid by the working classes. The reason is, that it would have complicated the calculation if I had made an estimate as to how much of the subsidy would come out of the pocket of the working man. It depends entirely upon the mode in which the taxation would be raised. For example: if it were raised by income tax, it would not touch the working men at all; if it were raised by a duty on tea or tobacco, it would hardly be an unreasonable assumption to suppose that the working men paid a sort of capitation grant; a sort of poll-tax.

13658. Is it not a fair assumption, with regard to all these schemes, that the taxation required to provide a subsidy would be raised in such a way as to spread itself over all classes of the community?—Yes, that would increase the cost to the working men above 18*s.* 8*d.* You see, I have taken 18*s.* 8*d.* as the basis of comparison,

13659. Is 18*s.* 8*d.* the cost under Mr. Booth's scheme?—No; under your scheme of providing both for a man and a woman.

13660. For a man and a woman together?—Yes.

Mr. Chamberlain—continued.

13661. What is the comparative cost under Mr. Booth's scheme?—That is the comparative cost which I have given.

13662. Eighteen shillings and eight pence as against what?—As against 4*s.* 6*d.* in Scotland and 5*s.* in England for those under 10*l.*; and then I think you will find it 9*s.* 8*d.* or 9*s.* 9*d.* for those between 10*l.* and 15*l.*; and 14*s.* for those from 15*l.* to 20*l.*

13663. Therefore, your conclusion is that, upon the assumptions which you make in those calculations, Mr. Booth's scheme would be more favourable to the working classes?—Oh, much more favourable; much cheaper.

13664. And it would involve a larger expense to the other classes?—Certainly.

Comparison limited to charge for Mr. Booth's scheme by rate as indicated.

13665. But of course the whole of that would be changed if the funds which Mr. Booth's scheme requires, of something between 20,000,000*l.* and 24,000,000*l.* a year, were provided in much the same way as the average taxation of the country is now provided?—This calculation only gives you the result of a particular mode of taxation. If you have a different mode of taxation the result would be different; but to what extent it would be different it would be impossible to say.

13666. But if the taxation were raised, as I think you would admit it probably would be, by new taxes divided between direct taxation and indirect taxation; partly, perhaps, by a duty on sugar, and partly by an increase in the income tax, then, of course, the cost to the working men would be materially increased?—Under your scheme?

13667. Under Mr. Booth's scheme?—Assuming that the money were raised for Mr. Booth's scheme in that way?

13668. Yes?—Oh, of course, very much increased; enormously increased.

Possibility of such charge; what cost of the scheme.

13669. Do you think it would be possible, under any conceivable circumstances, to raise an addition of 24,000,000*l.* a year by means of local rating?—I think it would be possible in Scotland, certainly, to raise the amount which we require, which would be considerably under 2,000,000*l.* I have taken an exaggerated estimate; I have estimated that everybody is to get a pension, and take it, and I have also estimated that there is nothing saved in the poor rate. But if you were to assume that 90 per cent. only took the pensions, or were allowed to receive them, and that one-fourth of the amount spent in poor rates would be saved, then that would reduce the rate to 8*d.* in the £. on owners, and 8*d.* in the £. on occupiers, as against 10*d.*; it would be a saving of 400,000*l.* a year.

13670. Under Mr. Booth's scheme?—Yes.

13671. I do not follow you. Under Mr. Booth's scheme the cost of providing this pension has been reckoned by him as 17,000,000*l.* for England and Wales?—That is taking 5*s.* for men and women.

13672. It is?—And I have taken 3*s.* for women. That makes a great difference.

Mr. Booth.

13673. £.13,860,540 was the figure that Mr. Hunter gave us?—Yes.

Mr. Chamberlain.

13674. That is, roughly speaking, 14,000,000*l.* for England and Wales?—That is, roughly speaking, 14,000,000*l.* for England and Wales.

13675. The additional cost for Scotland and Ireland?—£.2,000,000 for Scotland. I could not give the precise figure for Ireland; but I think it would be more than that.

13676. I think you may take it at 7,000,000*l.*; that is to say, the total then would be 21,000,000*l.*?—No, it would not be 7,000,000*l.* It would be 2,000,000*l.* for Scotland; I could not say, I have not worked out the figure, but it would be under 3,000,000*l.* for Ireland.

13677. You know that the old age in Ireland is much larger than in Scotland?—I know; but it would be under 3,000,000*l.*, I think, on the same basis, 3*s.* for women. However, I could not answer that without looking into it.

13678. I do not agree; I think it would be more than you suppose. But, assuming your figures, that would be, say, 5,000,000*l.* added to 14,000,000*l.* which would make a total of 19,000,000*l.*?—Yes.

13679. And supposing you said one-fourth of the poor-rate, that would be three-quarters of a million, would it not?—One-fourth of the poor-rate in England would be about 2,000,000*l.*, would it not?

13680. That is for young and old; but we are dealing only with the old?—I know. Of course I cannot tell you what the cost of the aged poor is.

13681. It has been suggested in evidence that the cost of the old-age pauperism, separate from the rest, is 3,000,000*l.*?—That is more than I thought of; that is three-eighths.

13682. £. 3,000,000*l.* is the total cost of old-age paupers?—Yes.

13683. Therefore one-fourth of that would be three-quarters of a million?—No; I mean you would get rid of the 3,000,000*l.* under Mr. Booth's scheme.

13684. You assume that the whole of that would be got rid of?—Substantially.

13685. That, then, would reduce the 19,000,000*l.* to 16,000,000*l.*?—Yes.

13686. And 16,000,000*l.* is the sum that you have got to find by a new rate?—Yes.

13687. Well, clearly, to find 16,000,000*l.* as a new rate would mean a great deal more than 8*d.* in the £.?—Not more than 10*d.* in the £. I have given it at 10*d.* in the £., but without deductions.

Amount of poor rate.

13688. At the present time the poor-rate is 9,000,000*l.*, is it not?—Over 8,000,000*l.* I explained, I think, before you came in, that I was obliged to take the gross rental in all cases, and not the rateable value, and of course that comes to be as broad as it is long, because with the rateable value you would require a higher rate; but it would come to the same thing. But, taking the gross rental, 20*d.* in the £. in England, exclusive of London, yields 12,149,000*l.*

13689. I confess I did not understand those figures, because I thought that the average poor-

Mr. Chamberlain—continued.

rate—we know that the total result of the poor-rate is between 8,000,000*l.* and 9,000,000*l.*?—Yes.

13690. And I should have supposed that the average poor-rate was something between 1*s.* 6*d.* and 2*s.*?—Oh, I do not think it is anything so high as that.

13691. In order that you may follow my argument; my argument is this——?—The average poor-rate in Scotland is 4*d.* on occupiers and 4*d.* on owners.

13692. It is 3*s.* in many parts of England?—I daresay it is so in some parts of Scotland, but the average is only 8*d.* or 8½*d.*

13693. My argument was that if an average of 2*s.* in the £. gave us 8,000,000*l.* we should require an addition of 4*s.* in the £. to give us the 16,000,000*l.* which are required?—The gross rental in 1890–91 was, in round figures, 146,000,000*l.*, excluding London, and that gives you, for 1*d.*, 607,454*l.* Those figures which I have given for England are on the assumption that you have the same system as we have in Scotland, namely, dividing the rate between owner and occupier, which makes it 10*d.* instead of 20*d.*

Comparison not based on cost of schemes if raised as proposed by authors.

13694. Then I would only say that, however interesting these figures are, they do not give us the means of making a comparison between my scheme, as I put it forward, involving as it did a contribution both from the rates and from the taxes, and Mr. Booth's scheme, as he put it forward, involving as it did in his suggestion, a general taxation of the country?—No; that is quite so, because I am comparing a different system of taxation.

13695. I see, Mr. Hunter, that I was mistaken in taking so high an average as 2*s.*; the average for the whole of England and Wales appears to be about 1*s.* 2*d.*?—Yes, that would be about it, 14*d.* Then of course that is upon the rateable value. Of course I am giving those figures simply in order to show what the effect would be. I am not discussing whether that is the proper way to take it or not.

Mr. Loch.

Actual incidence of rates.

13696. I should like to know whether the figures given show the actual incidence upon the working-class of the rate. Mr. Hunter has said that he divides it in such a way that part falls on the working-classes, and part falls on the occupier and part on the owner, and he divides it again in such way that those of the smaller rental pay a smaller amount. What I would ask you is whether the actual incidence would on his scheme permanently fall upon the occupier, or whether in process of time the incidence would not be other than he has sketched, so that a larger amount would fall on the occupier?—The question of the ultimate incidence of rates is highly difficult and speculative. My own opinion—I do not give it for more than an opinion—is, that ultimately all rates are a tax upon the land.

Adjourned.

THIRTY-NINTH DAY.

Tuesday, 13th February 1894.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. LORD PLAYFAIR, K.C.B.
SIR HERBERT E. MAXWELL, BART., M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. ROUNDELL, M.P.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. GEORGE LANSBURY, a Guardian of the Poplar Union, called in, and Examined.

Chairman.

Poplar Union.

13697. MR. LANSBURY, you are a guardian of the Union of Poplar?—Yes, sir.

13698. What had you been before you became a guardian?—Well, exactly what I am now; I go to work now as before, and it is through the good will of my employer, Mr. J. Brine, that I am able to perform the duties of a Poor Law Guardian.

13699. May I ask what sort of work?—Veneer-drying in the timber trade.

13700. Veneer-drying?—Yes; it is not a skilled trade; it is purely unskilled.

13701. In the district of Poplar?—In Bow. Poplar Union comprises Bow, Bromley, and Poplar.

13702. And how long have you been a guardian?—Last April I was elected; just a year within a month.

13703. Would you be good enough to give us the results of your observations, as a guardian or otherwise, on the Poor-Law system as applicable to old people?—Well, the first thing that strikes me that I have felt ever since I have been a guardian is that the discipline, the food, and the

Objections to workhouse as regards aged.

Chairman—continued.

clothing in the workhouse is not the kind of treatment that we should give to old people, at any rate whose only crime is that they are old. For instance, we make every one get up, unless there is a doctor's certificate to the contrary, we make every one get up each morning at the same time.

Mr. Humphreys-Owen.

13704. What time is that?—This time of year it is a quarter to seven.

Chairman.

13705. A quarter to seven?—In the summer time it is a quarter to six.

Arrangements for sick and infirm.

13706. Do the doctors make exceptions in the case of advanced old age?—Only when a man or woman is infirm; practically, unable to get about.

13707. Well, but people of that sort are usually sent to the infirmary, are they not?—We have not an infirmary; but we have a sick asylum, and therefore we have wards for the infirm people at the workhouse.

13708. You have no infirmary separate from

Chairman—continued.

the workhouse?—No, sir, except the sick asylum, which is managed by Stepney and Poplar combined, and that is for the ordinary sick of the district.

13709. May I ask what is the population of your union?—166,697.

13710. Does it consist of several parishes?—Three parishes.

13711. Which are they?—Bow, Bromley, and Poplar.

Mr. Humphreys-Owen.

13712. Could you give us the rateable value?—£700,479.

Chairman.

Poplar and Whitechapel compared.

13713. These are the conditions existing in a union of which you are a guardian?—Yes, sir.

13714. Have you examined how other workhouses are conducted in the Metropolis?—Not by personal observation, except in Whitechapel, and there only with respect to the old people; and I think that in Poplar we are better than at Whitechapel. At any rate, from my point of view we are; we treat the people better, I think, at Poplar than they are treated at Whitechapel.

13715. Whitechapel is in process of reconstruction, is it not, just now?—Well, not where the old people are, I think. Yes; I am wrong, I think they are adding to it a little.

13716. With a view, a good deal, to the accommodation of the old people, I think?—Well, that I am not sure about. I know they are building there.

13717. That is the only one you have examined?—That is all.

Hours of rising and meals too rigid.

13718. Well, that is one grievance; that they are all obliged to get up at a uniform hour?—That is so. And then their meals are all at stated times, and they go to bed at stated times.

13719. Now, "the meals at stated times." Do you not suppose that, in a large establishment of that sort, it is necessary to have fixed hours for meals?—Well, that may be true to a very large extent; but I think there ought to be, and there might be two. It is a matter of organisation, I admit; but, at the same time, I think, with better organisation, that people who did not really want their food early in the morning could have it later on. I do not at all see why that should be impossible.

13720. What is the hour of breakfast?—Half-past seven this time of year, and half-past six in the summer-time. Of course, what I feel is that old people especially, as well as young sometimes, do not care for their meals at a particular time; but if you are inside a workhouse you must have it then or not at all.

13721. Are you of opinion that the hour might be made altogether later for all of them, with advantage to their comfort?—Yes, I think it might; but still I quite think that there ought to be exceptions.

13722. Does that apply to any other meal besides breakfast?—I think, with supper, you know, at six o'clock at night, and then to go right on until that time in the morning—I think that is altogether too long; that either there should be a meal in between twelve o'clock and six, or else the supper should be later. At Poplar we have commenced to give tea in the afternoon, but that is merely drink; we give them three-quarters of a pint of tea.

Chairman—continued.

More variety in diet needed.

13723. Well, the next point?—Then, I think the food is uniform. I mean we give them, except those who are on doctor's diet, we give all the old people the same. Well, now, I do not think that old people should be expected to take pea soup once a week, whether they want it or not; I mean whether they are able to take it or not; or fourteen ounces of suet pudding. I think those two things in the dietary scale for old people are very bad indeed.

13724. Are there people who are incapable of taking pea soup?—There were certainly people in the Poplar Union who on the days that there were pea soup and suet pudding did not have any dinner at all, or practically none at all. Then I think, too, that the mere fact of saying that everybody out of a total of 698 people should all have the same thing; I think that is wrong on the face of it; because I do not think you can get 698 people together whose digestion is of the same kind.

13725. If it becomes a matter of digestion, it becomes a matter for calling in medical interference, is it not?—Well, with our doctor at Poplar, medical interference with him, I think, is to order beer or stout. I think it is a very bad thing to leave those sort of things to the doctor; at any rate, my experience of the doctor at Poplar is that, if anything is wrong with a man or woman, beer or stout, or something of that kind, is ordered. You see, he does not like to inconvenience the cook, and the cook does not want any more separate diets than possible, and it seems to me they work together, so that there are as few alterations as possible.

13726. And apart from the question of the uniformity of food, have you anything to say as to the manner in which the food is cooked?—Well, at Poplar we are going through a series of changes. When I first went there the food very badly cooked, very badly cooked indeed. The tea was always stewed, and it is now. I think there is not anything worse for anyone to take than stewed tea, especially old people; and again and again I have seen pint after pint of the tea left untouched; and that was a very simple thing, but it has not been altered yet. They are trying a series of experiments; but during all these months, to my own knowledge, the people have had to drink tea that is really stewed.

Tea in afternoon.

13727. When the old people are supplied with tea in the afternoon, is that tea made down in the kitchen?—Yes, sir.

13728. They are not supplied with a certain amount of tea which they can make and drink as soon as they please?—No; we give the tea because we found that they used to make it in quart pots. The inmates used to get a quart can from the public-house, or from someone outside, and on the quiet, when no one was looking, would make this tea, and that was a breach of discipline which we found very hard to put down, so we compromised the matter by giving them the tea, and of course saved them the trouble of doing it.

Mr. Booth.

13729. The other tea was their own tea?—Yes.

Chairman.

13730. Well, what is your opinion on this subject?—I think it is very important about the food. It is one of the things that I feel more strongly about than anything. I do not think it is right to lump six or seven hundred people together and say that they shall all eat the same food, and if they cannot do it they must go without, because that is practically what we say to them.

13731. How would you practically meet that difficulty?—Well, I should vary the dietary scale very considerably, and would put in coffee and cocoa; though I am not a vegetarian myself, I think a good deal more might be made of things that the vegetarian people give the recipes for.

13732. In what way?—For instance, I think that there ought to be something substituted on the 14 ounces of suet pudding day, because that is very heavy stuff for even young people to take.

13733. Yes, but do I understand you to say that you would have a sort of "bill of fare" every day, out of which every person might choose what they wished to have?—I think there is a medium between that and the present system. I think that you might extend the present dietary scale without saying that everybody shall have absolutely what they choose to have.

13734. Still, I suppose the extension would mean that there would be more than one article of food out of which they might take their choice?—That is so, sir.

13735. Have you anything more to say on this matter of food?—I do not think so, not just now.

Leave of absence.

13736. Then the next point?—The next thing I have got down is the leave of absence. We allow our people out once a month, or rather, once a fortnight now. We did allow them out once a month. When they come back they are searched, and if any money is found, however small the sum is that is found on them, it is taken away. I do not think that is at all right. It is a very high-handed sort of thing to search these people at all; aged people especially. I do not see what crime there is in giving a person a shilling to buy himself some little knicknack or the other, either when he is going back, or when he is in the house sending out for it.

13737. What is done with any money they bring in?—I understand that it is paid over to the treasurer of the union. Then I cannot see at all why they should not be allowed out each day, especially in our London workhouses, where they could go to the parks and sit about and pass away the time.

13738. I do not know how it is in Poplar, but we have had evidence that a considerable number of those who go out return home drunk?—The proportion in Poplar is not large. We know them. We can count them. We can pick them out. And those people, if they come home drunk, I would forbid them going out again for a specified time.

13739. Otherwise you would allow all the paupers to go out every day, provided they did not abuse the permission?—That is so. I think they should. I cannot think of anything more terrible than to be pent up in a workhouse for a month with absolutely nothing to do, but simply sit and think one's thoughts, and only go out once a month, and then if anything is given you have it taken away as you are coming back. Every week we have reports of people who come in with a shilling or two shillings found on them, searched at the gates. I think that ought to be stopped. Then the seeing of visitors. We allow visiting by the friends of inmates once a month: two till four on Monday. I think it is the first Monday in the month; at any rate, it is one Monday in the month. Well, that can only be done in the presence of an official. Well, it seems to me to be treating the inmates very much as if they were criminals; in fact, as if you were in some way afraid that they were going to run away, of which I do not think there is even very much danger. But still, I think that it takes away any feeling of manhood or womanhood there is left in the man or woman, to have to sit there and only be seen under the supervision of one of the officials.

Visits of friends.

Chairman—continued.

13740–2. Does your visiting committee visit pretty regularly?—Every Tuesday one week and Wednesday the other week.

Recreation.

13743. What is the next point you wish to mention?—Recreation in our workhouse they have practically none. The Brabazon Society are commencing a little work for the women; but I feel that that would be more successful if the women were allowed to own the garments and the things which they make under the supervision of the ladies who come down. As it is now, these things are sold to buy other material to be worked up afterwards.

13744. Do you mean that they should be presented with the cloth or linen, and the materials for making them, and that they then should appropriate them for their own use?—I have not seen linen worked up at all. I am thinking more of woollen shawls and socks, and that sort of thing.

13745. But you mean that they should be provided, at the expense of the ratepayers, with the wool, and then that whatever they worked up should be theirs?—Those that were necessary for their own comfort. Because that brings me to this: The clothing in our workhouse —I do not know what it is in others—in my own judgment is quite insufficient to keep the people warm. I asked the clerk to give me a list of the garments worn, and I took what I wear myself, and what is worn by my wife, and we wear very much more clothes than the old people in the workhouse. Now, what I feel is that if they could supplement their present clothing by making up these little woollen things, which add certainly to the comfort of other people, and would therefore add to their comfort, you would get very many more of them to undertake the work.

Clothing not warm enough.

13746. Do you mean to say that the men are not clothed in a sufficient manner, or as other workmen would be within their own doors, within their own houses?—Yes; I do say that distinctly.

13747. In what respect are they wanting? Is

Chairman—continued.

the clothing thin, or have they no flannel?—They have no flannel. That is the first thing.

13748. No flannel at all?—Unless the doctor orders it, which he does not do.

13749. What have they — cotton shirts?—Cotton shirts, yes.

13750. And that is even in winter?—In winter, cotton shirts.

13751. Nothing but the cotton shirts?—That is all.

13752. And outside the cotton shirt a waistcoat and a coat?—Yes.

13753. And of materials not very thick or warm?—Not at all thick. It seems to me it is a dark blue kind of cloth that we give them—certainly not thicker than the coat I have on.

13754. Is it the same dress winter and summer?—Yes.

H.R.H. The Prince of Wales.

13755. Do they have an overcoat in winter?—No, Sir.

13756. Not allowed?—Not allowed.

13757. A comforter, I think I have seen?—A neckerchief, that is all, Sir.

13758. Made of wool, I suppose?—No, Sir; it would not be wool—cotton.

Chairman.

13759. Then with respect to the women?—I think any woman would tell you that the clothing is grossly insufficient. We have a Women's Visiting Committee, at Bow, and most of them are strongly against the clothing worn by the women.

13760. Have the visiting committee of women ever communicated with the guardians as to the insufficiency of the clothing of the women?—They have, and we are having an inquiry.

13761. Has any attention been taken of their statements?—Yes.

13762. There has been?—Yes; we are having an inquiry into the whole of the clothing arrangements, and I have no doubt we shall alter them.

13763. They are having one now?—Yes, sir.

Workhouse system bad for old.

13764. And then?—Well, then, I think that the whole system is bad, because it takes away all individuality from the people who are there. I cannot conceive of anything more likely to rob a man of any individual feeling he may have left in him, after the age of sixty, than to be taken into a workhouse, and there drilled into the regulations and discipline that are carried on there. I think that is all bad.

13765. Then would you abolish the workhouse altogether?—Yes, I would.

13766. Altogether?—For old people.

Able-bodied inmates.

13767. Well, it is really only open to old people and children, with very few exceptions, now?—Oh, we have a lot of able bodied in our workhouse.

13768. Well, we are told that there are people called able-bodied who are really not—that they are people who, although of an age at which men and women usually are able-bodied, are practically incapable of earning their living?—Well, I have never been able to accept that view. I think that, under proper training,

Chairman—continued.

proper organisation, they would be able at any rate to earn their own living.

13769. Yes, but what are called able-bodied are hardly able-bodied as compared with the rest of the working classes?—Well, I should not like to admit that at all.

13770. But are there not among the old a considerable number of people who require looking after, require tending, and more than they can fairly look for outside the workhouse?—Yes, there are.

Suggests homes for infirm.

13771. And what would you have for them?—Well, I would have a different kind of institution altogether to the present workhouses. The only institution that I have in my mind that I have been to is the Home for Incurables at Putney, and though I do not know personally very much about it myself, it does seem to me that that is conducted on the sort of lines that we should conduct all institutions to which those who have become disabled should be sent; other than that, I do not think we ought to have workhouses for old people at all. There is one thing I would like to say about the officials. It seems to me that the class of officials that we have at workhouses—that naturally they degenerate into a very bad kind of men and women, if one was to believe a tithe of the tales that you are told. Well, I cannot think of anything worse; but, then, from one's own observation, one sees that these men consider that the inmates are a nuisance, and that they are to be treated as nuisances, and are to be made to feel that they are something else than other men and women. However poor a person has become——

Officers wanting in sympathy.

13772. Is that a deduction you have made from what you have observed at Poplar?—That is so, sir; and we have not, I believe, a worse staff there than there are in other workhouses.

13773. How do you know that, if you have not had an opportunity of comparing?—Well, from talk I have had with other people; not from my own personal knowledge, certainly; except Whitechapel; I should say distinctly ours are better. I do not know whether you wish to go into the out-door question at all.

Out-door relief.

13774. Oh, yes; we should like to hear about it certainly. Is there anything peculiar in your administration of the out-door relief at Poplar?—Well, that I am not aware of.

13775. What is the usual system of out-door relief to aged people?—The general system is that if a person has a little money coming in, we will give something to add to that; but if there is nothing at all—if there is nothing coming in—then they must go into the house; we will not give out-door relief.

13776. Then you give no out-door relief whatever, except to persons whom you know possess some small but inadequate income?—That is so; but even then our out-door relief is totally inadequate for the needs of the people.

Amounts.

13777. Can you tell us what sort of amounts are given?—Two shillings, half a crown, and three shillings.

13778. Is 3*s.* the largest?—Well, there are one or two cases of 3*s.* 6*d.*, but they are very few. The majority are half a crown.

13779. I ought to have asked you before;

Chairman– continued.

what proportion of the pauper population are relieved in the workhouse and out of the workhouse?—Well, I have not worked that out; but on Lady Day 1893, we had 698 men and women in-door over 60 years of age, and we were relieving out-doors 1,038 over 60.

Lord Lingen.

13780. When you say, 2*s.*, 2*s.* 6*d.*, and 3*s.* 6*d.*, what is the unit? Is that per person, or per family?—Per person.

13781. Then would three persons living together get 7*s.* 6*d.* a week, for instance?—Well, I have never heard of that, sir; not since I have been there.

13782. Not a widow and two children?—Well, we do not give a widow and two children, unless she is under 60 years of age; we do not give out-door relief except for a specified time, and then it is another scale altogether. That scale is 1*s.* each for the children, and one loaf for the mother and one loaf for each child; that is, if there is a woman and two children she would get 2*s.* a week and three quartern loaves of bread.

Chairman.

13783. What would be the age of the children?—Well, they would be under 14.

13784. They would hardly be her own children if the widow were aged?—No; this woman would have to be under 60, otherwise they would not be her children.

13785. There are a great number of women over 60 who are relieved out of doors?—The number of women that are relieved out of doors is 821 and the number of men was 217.

Mr. Booth.

13786. All of them over 60?—All of them over 60.

Lord Lingen.

13787. What would be the average sum you would give for an old man and his wife without children living together?—Five shillings; in some exceptional cases 6*s.*, but the majority would have 5*s.*

Mr. Broadhurst.

13788. Any bread?—No bread. But in my judgment—I have sat on the relief committee, and attended to that, I think, with more regularity than any other part of the duty,—I have come to the conclusion that out-door relief, as a rule, is a grant in aid of wages, and that it is always very inadequate for the needs of the men and women who come there for it. They have to supplement it by begging, very often, in the streets. I have seen women who have been relieved, and are being relieved, by the committee, selling laces and that sort of thing in the streets, which is only another form of begging.

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egging.

Chairman.

13789. Have you any local charities?—Do you mean connected with the parish, sir?

harities.

13790. Yes?—Well, there are the Bow Charities and charities connected with Bromley; but, as a rule, they are administered by a very small section, I mean they are administered by the overseers and people of that sort, who, as a rule, only relieve people who are recommended by the clergy of the particular parish. I mean

Chairman—continued.

to say there is no system of looking after the poor. And I think the reason that more relief is not given outside is because of the cost. The whole cost of out-door relief is on the local rates, as I suppose you all know, and the cost of in-door maintenance is borne by the Metropolitan Common Poor Fund.

Common Poor Fund checks out-relief.

13791. That is so; they make a contribution, do they not, at so much per head?—There is from the Metropolitan Common Poor Fund a contribution of 5*d.* a day.

13792. How far does that go to support the in-door poor?—Well, we get a balance after paying into the Common Poor Fund. Last year I think the balance to our credit was 8,653*l.*, and I think the total cost of our in-door poor, that is, the officers, and the buildings, and everything, was 11,759*l*, so that it very nearly covered it.

Mr. Pell.

13793. All but 3,000*l.*?—All but 3,000*l.* And that is a great argument for the ordinary guardian to send a person into the house, whether it is a suitable case or not. And that rather applies to the law of settlement. We have had case after case of persons coming up who would have been relieved if they had lived in the parish say six months longer than they had done; but because of the mere fact that they had only been in that parish six or eight months they were sent to the house. Well, it does not seem to me that that is a proper principle to go on at all there. A person has a right to relief outside the workhouse, and should not be degraded by the conditions that apply in the workhouse, and that principle should be carried out logically.

Law of settlement.

Chairman.

13794. Would you altogether abolish the law of settlement, of removal?—I would, sir.

13795. I suppose there are cases where a poor person would rather be removed to his own parish?—Well, then, let them go. I think that, broadly speaking, the law should be that a person over a certain age is entitled by mere right to relief when they are too old for work, incapacitated from work, and I think that they should receive that where they are; they should not be carted about the country to find out the exact place where they should be relieved.

Mr. Booth.

13796. You mean that the entire cost should be borne generally by the rates all over and not in the particular district?—I do not think it should be rates at all; I think it should be imperial taxation.

Chairman.

13797. Have you any other counts to your indictment of the Poor Law?—I think I have practically said all that I want to.

13798. Now, what would be the remedies that you would propose?—Of course, you are only dealing with the aged people, are not you?

13799. Yes?—Well, I think that we should give them a pension adequate to their needs.

State pensions for aged, to be adequate for needs.

13800. Would you fix the age of the aged poor, or would you make it in any degree dependent upon the strength or weakness of the person?—I think that you will always have a large

Chairman—continued.

number of people who are under 60 who will be incapacitated from work. I think it is the duty of the community to look after those people; but I think that, roughly speaking, 60 would be the age when a national pension should commence.

13801. What would you do with those who at the age of 60, were not able to support themselves?—I would give them a pension sufficient to support them.

Mode of payment.

13802. Whom would you entrust with the duty of paying the pension?—Well, at present the only authority that I can see that could do it properly would be the county councils; or, if they come into being, the district councils, which would be practically the guardians, but differently constituted.

13803. They would be dealing, of course, with public money, and not with the money of the vestry or the district which they were administering?—That is so.

13804. Have you formed any idea as to the scale of relief which should be given?—No, I have not; I feel that that is a big thing to work out, and I do not think that I am capable of doing it, and therefore I have not attempted to bring it before you.

13805. What would you do in cases like those which, however favourable a view you may take of your fellow creatures, you must know must often occur; supposing the pension given to amount to 5*s.* a week, and supposing those 5*s.* were dissipated at the public-house in the first day or two, and that that was frequently the case, how would you deal with the pensioner?—I should not deal with him any different to what you deal with the ordinary people who have pensions now. I know pensioners who dissipate every farthing that they get in the public-houses, and they still draw their pensions and are entitled to them. You see, my conscience would be relieved, the public conscience would be relieved; it would be the man's own fault.

13806. Still, we could not allow them to starve. You know perfectly well that if such a person were to starve for want of food there would be a great outcry, and it would be absolutely necessary to supply some means for providing even for those persons who had abused the kindness of the State?—I should only say that that outcry would be very absurd and very silly; but if you did have to deal with them I should deal with them in the prisons as criminals.

13807. Have you any other suggestion to make?—No; I think that is the end of it so far as I am concerned.

H.R.H. The Prince of Wales.

Clothing.

13808. I want to ask you, from your knowledge as a guardian, do you feel convinced that there should be warmer clothes in winter than in summer?—Yes, Sir; I am certain of that.

13809. You think there should?—Yes, Sir.

13810. And do you think that a great coat would be a proper thing to be provided for the men?—Yes, Sir.

13811. And for the women?—Well, I think the women would have to have other clothes besides a big shawl; under-clothes, very many more under-clothes.

H.R.H. The Prince of Wales—continued.

13812. Do they wear the same kind of clothes winter and summer?—Yes, Sir.

13813. And you think they ought to have a warm cloak for winter?—Yes, Sir.

13814. Now, with regard to the food. You think there ought to be a little more variety, do you not?—Yes, I do, Sir. Diet.

13815. What is the suggestion you could make as to a change?—Well, I should take out altogether the question of giving the old people pea-soup and suet-pudding.

13816. Yes?—I think those are two things that have struck me in the dietary scale as being quite unfitted. Then with respect to the bread and margarine, in the summer time that is served up with the margarine just put on the top of the loaf—I do not know what is done in other workhouses—and it is not at all inviting on a summer's day to have a loaf of bread and a knife with the margarine running all over it, if one's appetite is at all off; and we find that the people do not eat the bread at Poplar; they do not eat it.

13817. You find that they do not eat the bread?—No, Sir.

13818–20. Why is that; is it that the taste is not good, or it is not well made, or what is the cause?—It is very good bread, but then they are not able to—I mean they give them a six-ounce loaf with the margarine, but it is not quite the sort of food that these old people need. That is my conclusion. I do not know whether it is a correct one.

13821. Then, to pass to another point, you think that the people object to what is called the workhouse dress? They dislike it; they dislike all wearing the same style, the same cut and colour?—That is the chief objection to it.

13822. That is what they dislike?—Yes, Sir.

Lord Playfair.

13823. I did not quite understand you when you said you thought Poor Law relief being given out of doors was a supplement to wages?—Yes, I did say that, sir. Relief and wages.

13824. Do you disapprove of it, viewing it in that way?—Well, I strongly disapprove of it, because I find in Bow and Bromley many of the old people who get out-door relief mind the children of their daughters who go to work for Bryant and May's, and Bell and Black's, the match people, and who shirt-stitch, and that sort of work, and it is always the very worst-paid work in the locality, and it seems to me that a woman who has got her mother at home to mind her children is able to compete very unfairly with the young woman who has got to get entirely her own living. That is the objection I have to it.

13825. I did not quite understand what was your proposal as a corrective for that?—Well, I think that if the mother had sufficient to maintain herself, that she would not want to be bothered, and would not be bothered either, with children of her daughter; and her daughter's husband then would have to earn sufficient to maintain them, because the mother could not go out to

Lord Playfair—continued.

work—I mean the mother of the children—without someone to mind the youngsters at home.

Aged should have pension adequate without work.

13826. I think I understand you. At home, you mean, that an aged person, above 60, although able to do some work, should on account of reaching that age have sufficient from the State to live independently of work?—That is so, my Lord.

13827. Although able to work?—That is so.

13828. You said that you thought there should be no rates at all, I think?—No poor rates.

13829. But that the whole expense of relieving the poor should be from the general taxation of the country?—Yes.

Mr. Hunter.

13830. Mr. Lansbury, would you give the pension which you propose to the old to those who were able to work?—Yes; over 60.

13831. At a fixed age?—Yes, sir.

13832. Have you considered whether it would not be better—supposing you are to give every person a right to, say, 5*s.* a week at 60—to give them a higher pension at a later age if they do not take it, say, for example, till a man was 70; give him the same value of pension, but amounting to a much higher sum per week?—No; I think that the advantage that would come to the general labour market of the country by withdrawing these old age men would more than counterbalance the increased cost. But then you are putting it rather from the point of view of the individual, are you not? I do not think he should be considered.

13833. Well, I was putting it the other way. You would make the condition that no pensioner should do any work?—That is so. I premised that by saying that the pension should be adequate to keep the pensioner.

13834. The other point I wanted to ask you about was that you said that you thought that those pensions should be paid from imperial taxation?—Yes.

13835. Now, there are two kinds of imperial taxation—there are such kinds of taxation as taxes on tea. Would you raise the money by taxes on tea, or commodities of that kind? Is that what you would mean?—No. I did not mean that it should be raised by tea. I thought that it should be raised from land values and income tax. I think those are the two things that should pay.

From central and not from local funds.

13836. When you said "imperial taxation," did you mean that the whole cost of these pensions should not be borne by the small localities, but should be shared generally throughout the country?—Yes.

13837. That is really what you mean by the word "imperial"?—That is really what I mean—that the nation should bear the cost, not localities.

13838. By "imperial" you do not refer to the mode of raising the taxes?—Not at all.

13839. But to the sharing of the burden generally?—That is all.

Mr. Humphreys-Owen.

Pensioners should not be allowed to work.

13840. How do you think you could ensure abstinence from work?—Well, I admit that that would be very difficult, but I do not think that it would be impossible; because I take it that the distribution of the pension would have to be organised in the localities, and it seems to me that it would be tolerably easy to know whether a man or woman was doing the work. They would have to take it necessarily in the district in which they lived.

Mr. Humphreys-Owen—continued.

13841. However, it would be a considerable difficulty, which would require careful thought before it was dealt with?—Yes; but I do not think more careful thought than any other new departure that we might take.

13842. You know that the Friendly Societies have to exercise very rigid supervision over their members to ensure that they do not work while they are receiving benefits?—Well, I know that the rules are very rigid—the letter of the rules is very rigid; but I do not think the spirit in which they are carried out is very rigid, and I do not think they have very much trouble in carrying them out.

13843. Would you not be afraid that if a rule were not carried out rigidly the evils which you apprehend from the persons working would arise?—You see I do not believe men are so fond of work that after sixty years of age they would be if they knew—you see, I think, that what makes men go to work, as a rule, and what makes them eager to get money is to provide for their old age;—well, if they knew that they had an adequate pension coming in, I think that the most of men, and some at any rate, would be quite comfortable and satisfied. If you give them a miserable pension, which will only allow them to just exist, then, no doubt, I do not think you have any right to say they should not work. But given that the pension is adequate for their comfort and their sustenance, I do believe you would find—you might here and there hear of a case—but the most of them, I believe, would be satisfied.

13844. You think they would be above the temptation of wanting some little extra comfort or luxury which a little light work would give them?—Yes, I think so; and, apart from that, they would have friends, probably, who if there were any outside luxuries that they needed would supply them.

13845. Do you think that in time, perhaps, not at first, but in time there would be a sufficiently strong public feeling to aid the State officials in preventing the State being imposed upon by persons doing work when they were receiving a pension?—Well, I believe that that feeling is growing up now. There is a strong feeling, for instance, with county councils, and we find it with boards of guardians, in appointing men as night watchmen and porters, and that sort of thing—there is a strong opposition against appointing a man who has got a pension. It used to be the feeling that that was the right sort of man to appoint, because the wages were naturally rather low; but there is a strong feeling growing up amongst workmen certainly, that a man who has a pension should be satisfied with his pension.

Workhouses while kept should be made pleasant for old.

13846. You gave us some recommendations as to the condition of the aged poor in the workhouse; do not think that I am being too hard, but would you distinctly make the condition of the aged poor in the workhouse more comfortable than that of the ordinary labourer who did

Mr. Humphreys-Owen—continued.

not go into the workhouse?—You see I have already said that I am in favour of the total abolition of the workhouse. If the workhouse is not abolished, and it remains, and I as a guardian have to help to administer the interior of the workhouse, my policy would be to make it as pleasant and comfortable as possible for the old men and women who are there, irrespective of the conditions that prevail outside.

All should rely on State aid in age.

13847. Then you would not apprehend an altogether disproportionate and unfair burden being imposed upon those ratepayers who did not receive the benefit of public support?—No, I should not. You see that takes us to rather another question. What I feel is, that every man and woman who has worked in the community has the right to claim from the community in old age comfort and sustenance; and I do not fear—with our present methods of production, which are increasing year by year, and proper organisation of industry—I do not fear at all there would be any question of break-down or bankruptcy, or anything of that.

13848. And no fear lest you should encourage people to rely upon the State pension rather than upon their own exertions?—Personally I want the people to rely upon the State pension. I mean there is a difference of principle here between myself and Mr. Humphreys-Owen.

13849. I hope I am not going too far into questions of principle. I should like to ask the witness just one question more; that is: the State provision, of course, must ultimately come from labour?—Yes, sir.

13850. And until you have a higher standard of intelligence amongst the working classes, is there not still an apprehension that they, ignoring that, would cease to labour, and trust to their provision coming from some other indefinite source?—Well, I do not think that, of course, at all. Under present conditions I do not think there is any fear of that, because unless a man does go to work he will have to starve, practically, or go into the workhouse as an able-bodied man, and though you do here and there get a lot of able-bodied men into the workhouses, in proportion to the number of men who are struggling to keep themselves above water they are very few. And I look forward to labour being organized in the future very much more skilfully than it is organised now; so that I do not fear at all. I am quite aware that in the last resort—and that is what makes me rather careless as to how it is to be levied—in the last resort, of course, labour will have to bear the total cost of it all. I look for the proper organisation of industry to remedy any defects in that way. There is just one other thing, because, as a matter of fact, to-day economists tell us that production outstrips consumption, and causes gluts of things, and it seems to me that that is proof enough that we have not to fear not getting enough of things, but really too much.

Mr. Loch.

Nursing at workhouse.

13851. I wanted to ask you one or two questions about administration. Are you satisfied with the nursing in the infirmary wards in your workhouse?—No, sir; I am not.

13852. What would your criticism be?—The wards in the workhouse are very much under-staffed; there are not enough nurses, and we have to rely a very great deal—very considerably—on the inmates to assist in the work of nursing, and attending to the aged and infirm and sick.

Mr. Loch—continued.

13853. You have head nurses, who are trained nurses, but the under nurses are pauper nurses, as they ordinarily call them?—In the workhouse I do not think we have a single trained nurse; in the workhouse itself we have not a single trained nurse. We have one middle-aged woman who has been there, I think, 15 or 20 years, but who has never had any special training as a nurse at all. Her duty is chiefly to look after the midwifery cases; and then she has two wards for men and two for women who are sick from other causes; and she is assisted, not by any paid labour, but by pauper labour. Then we have our infirm wards, where we have an attendant for, say, two wards on the men's side, and a female attendant on the other. Well, they are not especially trained as nurses at all; they are simply ordinary people who come up in the ordinary way for the position.

13854. And the bulk of your old people would be in those infirm wards which you have described if they got ill or anything of that sort?—Yes, they would.

District sick asylum.

13855. And has it made any difference to your care in the past, in Poplar, in the way that you have developed the workhouse, or the infirmary wards of the workhouse, that you have had a district asylum at Stepney and Poplar?—I do not quite understand.

13856. Has the fact of your having a district asylum for the Stepney and Poplar Unions at all interfered with your developing your arrangements in the workhouse, the infirm wards, properly?—Yes, because the principle that has guided the guardians is that all their sick people should go to the sick asylum, and then, naturally, they have made the barest provision at the workhouse. But then, what we are finding now is, that the asylum cannot accommodate these old people especially, and that we are bound to deal with them in the workhouse. Well, up to the present they have not dealt with it, as I think, in a satisfactory manner. I think we should have trained nurses, and that we should not have pauper nurses at all. I have been down at night, and found people lying with all kinds of ailments, with no one to look after them, but an old man who has been nodding asleep, and on one occasion people were wanting not food, but they were wanting water and things. One special case, a colleague visited a ward, a man was lying there suffering from pleurisy, and it seemed to me there was no one there to attend to that man at all, no one, only this man who was sitting just asleep, and the patient needed poulticing, and generally looking after.

13857. You are speaking of the infirm wards of Poplar workhouse?—Yes.

13858. With regard to the sick asylum shared by Poplar and Stepney, have you been to visit it?—Yes.

13859. Are you satisfied with the asylum?—No, not by a long way.

13860. What is your criticism of that?—The sick asylum is under-staffed, from the porter at the gate to the doctor. The doctor has very much too much to do; the porter has too much;

Mr. Loch—continued.

and everybody between those two has very much more work than they are able to perform; and the result is that the paupers have to help and are nearly disgusted; or, rather, they get sick of having to work in there, and they come out, because what they feel is that they may just as well come out and go to work and earn their wages. They come out before they are properly well, and over and over again we have to give "repeat" orders to take them back again because they have come out too soon.

Mr. Pell.

13861. Is it regarded as taking the place of the infirmary to the workhouse?—That is so.

Mr. Loch.

13862. Have any reports on the points you have mentioned been made to the Local Government Board, or has the matter been before your board of guardians?—I proposed a resolution asking the Local Government Board if we could compel the authorities at the sick asylum. I suppose you know that the people who manage the sick asylum are elected by the board of guardians of Poplar and Stepney. Well, they are always elected just before the board goes out of office, so that this board, of which I am a member, has had no hand in electing these managers. But all our sick have to go there. Well, the resolution that I moved, and which was carried, was to ask the Local Government Board whether we had any power to force the authorities at the sick asylum to provide an adequate staff of nurses for the sick; and the Local Government Board practically replied, so far as I understood the reply, that we had no control whatever over the sick asylum. Failing that, we have written to the sick asylum authorities, and they have refused to do anything in the matter at all. They say that their staff is adequate; and the evidence of every one who has visited the sick asylum, independently of the managers, is exactly what I am giving you this afternoon, that the staff is inadequate.

13863. In spite of difficulties of administration the numbers of persons admitted to the asylum are continually on the increase, are they not?—Yes.

Suggests institution in suburbs for infirm aged.

13864. And you do not think that under any conditions we could get on without some kind of institution for the aged, at any rate, in their sickness?—Oh, no; I think I have said that already; I think that you are bound always to have some kind of institution. My point is that it should be a better institution than those you have now.

13865. Now, what do you say to the idea that some of the Poplar aged people might go into the country to a separate institution altogether?—I am in favour of them going into the country. I think it would be much preferable. The workhouse at Poplar is situated alongside a railroad, and in one of the very worst parts of Poplar; and it seems to me that it would be infinitely preferable for those people to be, say, at Leyton, or somewhere just outside London; not too far away, because of the friends visiting them; but just round the suburbs of London.

13866. And the difficulty that you felt of their being able to get out and possibly sit in a nice garden, and so on, would be met in that way?—It seems to me it would, certainly.

Mr. Loch—continued.

13867. You have not heard opposition from the people themselves to such a change?—No; only I have talked about that a great deal. It has never been opposed.

13868. And there would be more facility in providing work for the old men in the country? Yes; work of a sort, there would, of course;—garden work and work of that sort.

13869. And do you think that by the Brabazon scheme, or in any other way, you can give the old men who are now in the workhouse work; old men I am speaking of?—The Brabazon scheme does not touch the old men, not in Poplar; only the women. Perhaps it is not developed. I do not want to say anything against the scheme.

13870. It ought to?—I think it ought.

13871. With regard to the clothing and such matters; those are in your own hands to settle, are they not; it is only the matter of getting a majority of the board in favour of changes that are before you?—Well, of course you would have to get the sanction of the Local Government Board. It is within those limits.

13872. There is no difficulty, as yet, experienced on this ground?—No; because I have never been able to persuade the board to agree to a resolution on the subject. I am not sure that the Local Government Board would allow us to go to any very large expense, because they are very careful of the Metropolitan Common Poor Fund.

Out-door relief should be charged on Metropolitan Common Poor Fund.

13873. But what would you think of the suggestion that out-door relief should be thrown on the Metropolitan Common Poor Fund; would that be desirable at all?—Yes, I think it should, certainly; that is, failing a national pension. I think that out-door relief should be a Metropolitan Common Poor Fund charge.

13874. That is, for the aged?—For the aged. Yes, altogether, I would. I would make the poor rate, if it is to be a rate, it should be for the whole of London.

13875. And you do not fear extravagance, owing to the local people not paying, but rather drawing from rich districts?—Well, you see, out-door relief now is only given in certain eventualities by the Orders of the Local Government Board. I mean we are restricted, so far as the able-bodied are concerned, as to whom we shall give out-door relief, and how it shall be given. I think that there would be no fear. The strong objection to it is that, for instance, in Poplar we give out-door relief; in Stepney they do not, neither do they in St. George's-in-the-East, or in Whitechapel. Whitechapel and St. George's say, "We have abolished pauperism." They have not done anything of the sort. In some cases they are pauperising the people by private charity, which, to my mind, is not anything different to giving it through the local rates, and, on the other hand, they have driven the poor into places like Bow and Bromley, and Poplar.

Effect of refusing out relief.

13876. I would not go into that question in asking you for further information, but your own out-door relief has very largely increased?—Yes. Only there is a good deal of misconception about that. The increase in our out-door relief is, in a great measure, due to the fact that we have had

How given in Poplar.

Mr. Loch—continued.

no end of sickness in our locality, and we find that it is "in kind" that the increase has gone up; the proportion is greater "in kind" than in money; and the "kind," in most cases, has been ordered by the medical officer. There has been a good deal of low fever in Bow, and the fever hospitals have been full, and we have had to treat them there. Diphtheria has been very bad there.

Dietary.

13877. I notice that your dietary table for the able-bodied is better than your diet table for the aged; is that because the latter is about to be changed?—Which should you say; what part of it do you say is better?

13878. Well, relatively, take supper. For your aged you have bread, tea, margarine. Take supper for the able-bodied: bread, cheese, margarine, tea, coffee, cocoa, and broth?—Well, I understood Dr. Downes to say that cheese would be a very bad thing indeed to give our aged people at night.

13879. I only wish to draw out the point whether you were not going to alter the dietary for the aged?—No; it is a new dietary here; what you have there is a new dietary altogether.

Trade unions.

13880. I think you have some experience about trades unions, have you not?—Just a little, yes.

13881. The trades union age for retirement from work, or eligibility for benefit in old age, varies very much; 55 is sometimes the age; do you think that, owing to changes of that kind on the part of trades unions, there is more desire to have pensions so as to make good out of common funds what is a difficulty if the whole pressure falls upon the union funds?—Do you mean, is there a greater feeling on the part of trade unionists for national pensions?

13882. Exactly, in consequence of the pressure on the supply of the funds for old age from their own resources?—Well, I have not any information about that at all. The union I belong to is the Gas Workers and General Labourers' Union, and we have no old-age benefit there at all, so that I could not give you any information on that subject.

Mr. Stockall.

Numbers in workhouse.

13883. Will you give me the number of the able-bodied, male and female, in your workhouse?—Well, I did not take that out. I think, perhaps, I could. The total number in the workhouse would be about 1,300, and out of that number you might reckon 50 children and 700 old people, so that there would be about 500 able-bodied men and women. That would include sick people as well; I mean women in for confinement and that sort of thing.

13884. You have a woman's visiting committee; are there any working men's wives among the number?—Yes, there are three. The committee consists of 12, and there are three workmen's wives members of that committee.

Mr. Booth.

Visitors.

13885. You spoke of the objectionable way in which the in-paupers had to see their visitors, with the officials standing by, making it almost as though they were criminals. How is that exactly arranged; do you mean that actually the official would overhear what was

Mr. Booth—continued.

said, or merely that he is in a different part of the same large room?—Well, at Poplar we have not provided a room at all up to the present, but the place where they met was in the corridor, at the end of the corridor; and now we are having a casement put round that way, there will be a room, and the officer will be in that room; it will not be a very large one. Unless they talked in whispers the officer would be able to hear everything that is said.

13886. Then any who had to receive visitors would go to this room?—Yes; it is exactly the same as with lunatics.

13887. Was that your idea, that there should be a visitors' reception room, into which they would go with their friends without supervision?—That is so, yes.

13888. Not that they should be able to be seen anywhere on the premises?—I think that would be inconvenient; but I think there should be a common room where they could go and meet their friends and talk just as freely as if they were at home.

Settlement.

13889. With regard to the suggested abolition of the Law of Settlement, is that with regard to the old only?—I think that it should apply all round. I think it is because of no end of money being spent between unions. There is one union (the West Ham Union), I am told, is continually fighting over questions of settlement. I think a great deal of time and a great deal of money is wasted in that way; but of course the root principle that I contend for is that the poor are the national poor, not the poor of a locality or district.

13890. That they may, in fact, make their applications for relief anywhere?—That is so.

13891. Then supposing they were living in one district, and wished to be removed to another district, they would have to remove themselves there, and then make application?—Well, I have not thought. I do not think there ought to be any objection to removing a person to his own locality, especially an old person, if he really wished it, desired it, to die where he was born. I mean the cost would be so very small, that I do not think there could be any objection to the removal.

13892. If there is a more suitable place for them to be relieved in, you would have them removed to it?—Yes.

Old should have to take pension and not work for wages.

13893. You would suggest that those who would receive the pension should not be allowed to work at all; that they should abandon work if they apply for a pension?—That is if the pension is sufficient to maintain them.

13894. Yes, that is what I was coming to; that, with an adequate pension, that you would suggest as being the right plan?—Yes.

Chairman.

13895. I did not understand you to say that every man or woman at 60 should be obliged to receive this pension; if they felt themselves able to work without receiving the pension and support themselves, that they should be at liberty to do so, but that when they applied for a pension that they should be prevented from working. Is that your position?—No, sir; I think they should be obliged to take this pension.

Mr. Booth.

13896. Obliged to take the pension, and then obliged not to work?—That is it.

13897. I was under the impression, with the Chairman, that they might have a choice; but you would give them no choice?—I would give them no choice.

13898. But how would you, in that case, define work?—I think that a man should do anything he pleased for leisure, but that he should not go into the ordinary work of competition. I mean he should not go to work for wages; that is the better way of putting it.

Or keep savings.

13899. But supposing a man was, well, say, interested in a shop, which did not absolutely need his attendance behind the counter, you could not say that he was working, but that he was getting his living as a shopkeeper, a well-to-do shopkeeper; would he receive the adequate pension in addition to his income from the shop?—I would merely say he would have to retire from his business just in the same way as the workman would have to retire from his work.

13900. And would it be possible to find out whether he had retired or not?—Well, as I have already said, I think it would be pretty difficult to; I do not think it would be so difficult that it could not be overcome, and I think you would have to count on the public opinion, which I feel is growing, that people who take pensions should not add to those pensions.

13901. Well, then, if they have their savings invested in some way that brings them in an income; they would not be expected to give that up, would they?—Yes, I think they should.

13902. That is to say, that if they take this adequate national pension, it should be all they have?—That is so, sir.

13903. They should give whatever they have to their children, or what should they do with it?—Or give it to the community if they like.

13904. But would you consider it to disqualify them if they did hand it over to their children?—No, I do not think so at all.

13905. A man, when he got to be 60, would have, in fact, to die financially?—That is so, sir, exactly.

13906. And become a pensioner?—That is so.

Proposals part of a scheme of State socialism.

13907. But that would not be the case, unless the whole of this argument turns upon the pension being adequate?—That is so.

13908. You have not said, and do not wish, I understand, to say, what an adequate pension would be; but I think we may assume at once it would be more than 5*s.* a week?—Yes, very much.

13909. Very much more than 5*s.* a week. So that, in considering the question of the proposal of a small pension, that part of the argument would not apply?—No, sir. Of course, I ought to make it perfectly clear that I am arguing for this pension for everybody, from the point of view that the State would organise industry, and that it would not be organised by private individuals.

13910. I see; it is part of a large system, Mr. Lansbury?—Yes.

Chairman.

Same pension for all.

13911. When one talks of the working classes, one speaks of people who are receiving very different scales of wages?—Yes.

Chairman—continued.

13912. There are artizans and colliers and others who are sometimes getting from 40*s.* a week and more, and there are labourers who are gaining their 13*s.*, 14*s.*, and 15*s.* a week?—Yes.

13913. Are all to be provided with the same pension, or would there be a difference, having some relation to their previous earnings?—No, sir; I should make the pension the same.

13914. The same?—Because from my point of view the whole of the labour of these men is quite necessary.

13915. Well, then, however handsome your pension; say 10*s.* or 12*s.* a week; that would be absolute loss and ruin to many artizans who are making from 40*s.* or 50*s.* a week?—I question very much whether there are very many artizans over 60 years of age who are able to make over 40*s.* a week.

Mr. Booth.

13916. But I understand that the proposal of the adequate pension is really part of a general socialistic scheme?—That is it entirely. I come to the consideration of this question from the socialist standpoint; and of course you only want me to give evidence of what I am thinking about it. Well, I only want that to be understood; because, of course, it does seem ridiculous, looked at from the present-day competitive system, but from the point of view of a socialistic organisation of industry it seems to me to fit in well.

13917. That is to say the state of things to which you would apply this proposal does not include those differences of income from earning that Lord Aberdare referred to?—No, sir, it would not.

13918. It is only applicable in a state when people, whatever their work, if they work honestly for the community, are equally remunerated?—That is so.

Mr. Booth's scheme better than present Poor Law.

13919. And in the present State of things, previous to any radical alteration of that sort, would you prefer the universal pension of 5*s.* a week to the present Poor Law system for the old?—Yes; if that is distinctly understood, I would prefer that, instead of the workhouse system of to-day, and the jumbled-up out-door relief system, we should give a national pension of 5*s.* to each person that came along.

13920. While recognising it as inadequate you would prefer it to the other?—That is so, sir; exactly.

Mr. Pell.

13921. The question put to the witness was a "universal pension." I suppose he understands this to apply to the rich as well as to the poor?—Yes, exactly.

Mr. Booth.

Workhouse system bad.

13922. With regard to your criticisms of the present in-door system, you rather object to the whole system more than to any particular part of it?—Yes, that is so. I do object to the system as a whole rather than to it piecemeal. Of course one had to take it in piecemeal to get at the whole of it.

13923. That is to say you admit the difficulty of maintaining discipline and order without regulations which may seem to press rather hardly on

Mr. Booth—continued.

the individual?—Yes, and without, as I feel, demoralising the men who have to administer these laws, as well as the people for whom they are administered.

13924. But if you gather together 600 or 700 or a thousand old people into a building it is very difficult, if not impossible, to treat them as you would like to see them treated?—Especially if they are able to get about at all, and if they are not incapacitated from walking and taking part in the every-day occupations of life. I mean, for instance, being able to go for a walk and to read and to play games, and that sort of thing—I mean games of chess, draughts, dominoes, cards, and that sort of thing.

But might be improved.

13925. But, nevertheless, though the difficulties are great, you think a good deal could be done, accepting the present system, to mitigate its evils?—I am certain a good deal in administration could be done.

Mr. Broadhurst.

Conditions of pension would depend on amount.

13926. Are we to understand that when a person, under the condition of things which you desire, becomes 60 years of age, and entitled to his State pension of 5*s.* or 10*s.* a week, it is your desire that if he had savings which were bringing him in 50*l.* a year, that he should give those savings up; surrender those to the State and take his 10*s.* a week?—In a socialist state of society, of course, a man would not be able to save; as Mr. Booth put it, he would have done his work for the community, and in return the community would be taking care of him in his old age, and there would be no question of savings.

13927. But supposing the outcome of this Commission was that a State Pension Scheme was proposed, and carried through Parliament, and that in two years' time every person of 60 years, or 65, was entitled to a State pension?—Of how much?

13928. Five or ten shillings a week—whatever Parliament might decide—would you then propose to interfere with the savings?—If the pension was only 5*s.* or 10*s.* a week, I should say it was inadequate, and, therefore, you had no business to interfere with the savings. Do you not see. My whole point is, whether the pension is sufficient to maintain a man in decency and comfort.

13929. What would you consider to be sufficient to warrant interference with his savings?—Well, I have already said I feel that I am unable to say under present circumstances what would be an adequate pension. I am sorry not to be able to do so, but one would have to have so much information as to the different rates of living in the different parts of the country, and I have not that information, and therefore I cannot give it.

13930. A varying scale?—It seems to me it would be.

No aid to savings.

13931. I want you to address your mind to this point: If the State decided on this universal pension scheme, would you agree to any difference being made in the case of those who had made part provision and in the case of those who had made no provision whatever for themselves?—No, sir.

13932. You would give exactly the same pension?—Yes.

Mr. Broadhurst—continued.

13933. That is, that the person who had been very thrifty and very careful and provided a pension of 7*s.* or 8*s.* a week from his trade union, you would give him the same as you gave the man who had made no such a provision?—Yes. That is so.

13934. And you would give the man who had made no such provision exactly the same as he who had made provision?—Quite so.

Working class unable to save.

13935. So that you do not suggest any reward whatever for thrift?—Well, thrift, to me, is an unknown quantity. I mean, I do not understand how the mass of workmen are able to be thrifty. You must look at this question, it seems to me, from the point of view of the mass of men and women; and so far as I know anything about my own class they are unable to make provision for their old age.

13936. In their trades unions?—In their trades unions. I am a trade unionist, but it is only a very very small number of the population that are trade unionists. The bulk of men are outside trade unions.

13937. Necessarily?—That is exactly my point. They are unable to be in the trade unions, and therefore it should be no charge against them that they are not able to provide for the future.

13938. But there is no reason why they might not be in some other investment on the same lines. I mean a person—take an engineer who earns 30*s.* a week; his 30*s.* a week is no more to him than the warehouseman who earns 30*s.* a week. If the engineer could through his trade union, could not the warehouseman through some other means of investment, provide a pension of 5*s.* a week?—But you are assuming a great deal, you are assuming that a warehouseman's wages are 30*s.* a week, whereas, I should say that the bulk of warehousemen's wages are 1*l.* or 22*s.* a week.

13939. That is not the point. I only took that as an illustration. Take a foreman warehouseman—any one—earning the same money. You say everyone cannot belong to a trade union. I only desired to meet the case of the person who cannot belong to a trade union and yet earns the same money as the man who does belong to the trade union?—Yes; only where I join issue with you is that, in the fact that the mass of men are not able to belong to a trade union, or to make any provision for their old age, my contention is, that the majority of workmen are unable because of their limited earnings, and the irregularity of their earnings, to make provision for their old age.

Would not reward thrift.

13940. Oh, yes—the irregularity—that I quite agree with: I entirely agree with that. But I am speaking of those whose earnings are on a level. You do not propose to make any difference whatever?—No, sir.

13941. There is no reward for thrift?—There is no reward for thrift; no.

13942. Before we leave the pensions, would you deny the State pension to a man who is clearly and evidently crippled and prevented for the remainder of his life from earning his living, simply because he is under 60 years of age?—No, Sir; I want to make that clear; men and women who are incapacitated from earning their own living, and persons over 60 years of age,

Mr. Broadhurst—continued.

13943. By physical incapacity?—Yes, physical or mental incapacity.

13944. Your previous evidence excluded those people?—Well, I did not mean it to at all; I meant to include them, certainly.

13945. Well, then, with regard to receiving a pension, you say you know persons who now receive a pension who spend the whole lot in a public-house, or in some other undesirable manner; but supposing all working people had a pension, do you think that the minority who would so use that money would be infinitely small?—Yes. I do not think I said that there were very many who did it; I said that if a man did do that, or a woman did do it, and became destitute and in danger of starving, I should take them to prison. I hold with you that it is only a very very small number that would so use a pension.

13946. Infinitely small?—Yes; I think very small indeed.

13947. People who spend like that are to be found in all classes, at all times?—Yes. I think in proportion to our numbers that we are as virtuous as any other class in society; I do not know that we are not more so.

13948. The Metropolitan Rate-in-aid is really a premium on driving people into the workhouses, is it not?—That is so, sir; it is.

Metropolitan Common Poor Fund.

13949. And as such you would like that altered to the same lines now contained in the County Council Act?—I would extend the Metropolitan Common Poor Fund, so as to cover the whole of the Poor Law charges for the Metropolis.

13950. And the country through? Are you aware that the County Council Bill, when first introduced, contained a similar provision, which was ultimately knocked out of it in Committee?—No; I do not know that it did.

13951. At any rate, you wish to do away with such contributions made in such a form that leads to the driving of the people into those great barracks, the workhouses?—I think we ought to be quite clear about this. I am in favour of the Metropolitan Common Poor Fund, but then I want it extended to cover the out-door relief charges, as well as the in-door charges. Then the evils that I complain of would be obviated.

Clothing.

13952. That is just what I really asked. Now, with regard to the clothing. You said you would like the old ladies who make the woollen garments by knitting, or whatever it might be, to retain them for their own bodily comforts?—Yes, sir; I did.

13953. Well, I suppose what that amounts to is this: that you mean to say they ought to have sufficient of what they make to meet their own bodily wants, and the surplus, beyond what they themselves could wear, might fairly be used as a recompense for what they themselves are using; their labour; work in that way?—Yes. What I feel is, it is a very tantalizing thing; it would be to me; to be knitting a very nice shawl, which I really needed for my own warmth and comfort in the winter, and then for that shawl to be sold for somebody else.

13954. Do you not think everybody would share in that feeling if they were in that position?—I should think they would; at any rate I do for myself.

Mr. Broadhurst—continued.

13955. And your meaning is this, not that they should get every article they make; because they could not use it?—No; that is so, exactly.

13956. But that they should have sufficient? Now, then, with regard to the men's clothes; I suppose you never tried them to judge as to the effect of them upon your own body; but would you suppose from the make of the cloth, that it is not at all a warmth-giving material?—Yes; it is very cold stuff, indeed; it is not warm stuff; it is shoddy altogether.

Mr. Pell.

13957. Woollen shoddy or cotton shoddy?—Well, I should say it is very much cotton shoddy; very little warmth about it.

Mr. Broadhurst.

13958. However thick it is, it only adds to the weight, not to the warmth?—Yes. Well, it is not thick.

13959. And it is the same summer and winter?—It is the same summer and winter.

Diet.

13960. Now, in your workhouse, do they ever give the old people apple dumplings in the season?—No, sir; they only give them the scale.

13961. You never heard of their giving currant or gooseberry pudding?—No, sir.

Mr. Pell.

13962. It is in the diet?—Not in this diet, it is not.

13963. It is in some?—We do not give them any at all.

Mr. Broadhurst.

13964. They never by any chance get any fish?—There is one day a week they get fish.

13965. Each week?—Each week.

13966. What fish?—No, they have altered it; they did get fish.

Mr. Pell.

13967. They did not like it?—No, they did not like it; they used to give them fish. I notice here in the new dietary scale, which has only come into force a fortnight, that we have taken it out.

Mr. Broadhurst.

13968. That depends what kind of fish is given to them; I should object to fish myself if it were of a particular kind?—It was haddock they gave them; fresh haddocks, boiled.

13969. Fresh; you are quite sure they were fresh?—I mean they were supposed to be fresh.

13970. Do you ever give them any green vegetables?—No greens, only potatoes.

13971. Nothing but potatoes?—And onions.

13972. Potatoes and onions?—Yes.

13973. Would you like to see, in seasons when they are cheap and plentiful, the old people having a change of apple dumpling and sometimes currant puddings?—Yes; what I feel is that old people never want a lot of anything, and that it would not be any more cost to give them these little changes.

13974. In the workhouse I visit a great deal and have to do with they are so fed?—Yes.

Mr. Roundell.

Guardians trying to remedy defects,

13975. With respect to the defects in the workhouse of which you have spoken, diet and clothing, and the nursing arrangements in the infirmary, is your board of guardians disposed to remedy them?—Yes, sir, they are.

13976. Do you look for considerable improvement in all those matters?—Yes.

but look to rates.

13977. So that you expect that the board of guardians of themselves, sooner or later, will remedy them all?—Well, they will if they do not get frightened of the rates. Guardians, as a rule, think very much more of the rates than they do of the poor.

13978. But they are in the way of improving them?—They are at Poplar, because we are fighting rather hard for it; but there is already an outcry because of the rates, and we may get pulled up at the next election because of the rates. That is why I am proposing that the charge of the poor should be national instead of local.

Mr. Pell.

13979. I understand generally from your evidence that you desire to get rid of the workhouses, and to substitute for the old who require some artificial home what you would call homes, and that then you would have a general system of pensions to apply to all classes?—Yes.

13980. And that that pension should be adequate for subsistence, and that the person receiving it should be debarred from adding to his income by his own private exertion; that is the general view which you take of the question?—Yes.

13981. I want to come to particulars. I will take my own case; for instance, I am old enough to be entitled to have, and suppose I had, an adequate pension, which I should like to be sufficiently large in my own case, and I should follow your rule too. I do not attempt to add to it by working, but I go down to Newmarket on Monday morning and I lose the whole of my own money, or spend it in going down, and I am then destitute at Newmarket or Liverpool-street when I come back; what are you to do with such a case as that?—You mean, put it on horses.

13982. Yes, I mean I do not do work; I am prohibited doing work, but I spend the money.

Chairman.

13983. The witness has said, very manfully, "I would send such a man to prison."

Mr. Pell.

13984. Then that would be the end of anybody who abstained from work. You prohibit me trying to earn more money to have any enjoyment; you prohibit me doing that. Every human being has a natural inclination for pleasure, and a very proper one. I yield to that natural inclination; say that I spend my pension making an excursion to Herne Bay or Ramsgate with my wife and children—and it would be a legitimate way—in giving them amusement. I am not extravagant, but by Wednesday I have not got a farthing, and I am not permitted to work to get money for Thursday, Friday, and Saturday and Sunday. Under the rule am I then to be condemned to be locked up till the end of the week, and then let out again when the new pension time is come; I only want to know what you mean?—Certainly. Of course the manner in which you put it is, after all, a very extreme one, and not one likely to happen; but my own feeling of compassion for people who are poor is because I am not sure that it is their own fault or not. If I was sure it was a man's own sin or folly that had brought him to destitution, I do not think I would be very compassionate with him at all; and if a man, or a woman either, who had an adequate pension to maintain him in decency and comfort, were fool enough to use his money in such a way that they were destitute in the middle of the week, I would still say they could go to prison, or they could starve. I would have no pity for those people at all.

Mr. Pell—continued.

13985. Then you do not believe in the proverb "Come lightly, go lightly"?—No, I do not at all.

13986. You do not believe in that proverb?—No.

13987. Then I am afraid we must not argue any further upon that?—I want to say that, after all, it would not be "come lightly" in time. The larger proportion of working men now are realising that all these public burdens have to be paid, and in the last resort they have to be paid by their labour; and men would realise, I believe, they will realise more in the future, that the money they are spending is, after all, only equivalents for somebody's labour, and therefore they will be chary in spending it in a foolish or wasteful manner.

13988. At the same time, do you not see any danger in stopping the labour of people who are willing to labour after 60 years of age?—No danger at all, because our machinery and the means we have of producing commodities now are so great that very often we are at a stand still, because we cannot consume them.

Whitechapel and Poplar compared.

13989. You made a comparison between the three unions in the East of London, Whitechapel, St. George's, and Poplar, and you said there was a very strict out-door relief parish, which there is at Whitechapel and St. George's-in-the-East, and the result, after all, taking a view of pauperism, was in favour rather of Poplar. Now here is a return before me, an official return, which shows that in Poplar you have 26 in the thousand paupers; that is with lax, very lax out-door relief, I would call it; and Whitechapel 23; that is rather at variance with your answer?—Do you say it is 23 in Whitechapel?

13990. No, I only take the official return, which I hand over; 19 in the thousand are in-door paupers, in Whitechapel, and four are out-door paupers, making a total of 23 in the thousand?—And what do you say it is in Poplar?

13991. In Poplar you have as near as possible half and half, 14 in-door and 12 in the thousand out-door, making a total of 26 in the thousand?—Of course, in considering those figures, I suppose you have taken into account the Jewish Board of Guardians of Whitechapel.

Jewish poor.

13992. Oh, certainly?—Yes, but then if you take the number that they relieve, which you ought to do in fairness, and add them to the 23 per thousand that are relieved by the White-

Mr. Pell—continued.

chapel Guardians, I think you will find that Whitechapel would come out unfavourably with Poplar.

13993. That is what you referred to when you spoke of private charity?—That was one form, but another form was this: that when the Christian or Gentile part of the population—I was a resident in Whitechapel when the guardians took that step, and, in common with a good many other soft-hearted and soft-headed people, we set to work for old people that we knew, to get them between 6*d.* and 1*s.* a week each to make that up. Well, in that way we were pauperising the people, only by private charity. My contention was that Whitechapel did not get rid of the problem of pauperism by stopping out-door relief; they had only shifted it; that it was still there, but that it had to be dealt with by other people and I emphasise that still more by saying that if you take the population of Whitechapel Jews as well, mass them together, and add to the numbers that are relieved by the Whitechapel guardians the numbers that are relieved by the Jewish Board of Guardians; though I have not the figures at my finger ends.

13994. That is what I was going to ask you?—I believe they can be got. I believe they are accessible; the numbers; I know it is very large.

13995. And do you not think that is extremely creditable to the Jews, that they should put their co-religionists in a position not to fall back upon any public fund?—I do not see that there is anything specially creditable, except that it is a part of their religion; they give one-tenth to the poor. I know one very wealthy Jew; with him it does not seem to me to be a real virtue now that he gives one-tenth. He gives it in a lackadaisical way.

13996. What, a Jew?—Yes; it is his duty to give it.

13997. Are you acquainted with the method which is pursued by the Jewish Board of Guardians as to relief; do you know any Jew relieved?—I beg your pardon; you were asking whether it was not very creditable to the Jews that they take care of their poor. I said it did not seem to me that there was very much virtue in it, because they did it in a lackadaisical sort of way.

13998. That is why I raised the question. How do you know that they do it in a lackadaisical sort of way; do you know any Jew relieved by the Jewish Board of Guardians?—No, I did not say that they did. I beg your pardon. I did not say that they did their relief in a lackadaisical sort of way. I said that they gave their contributions, their one-tenth of their income, in a lackadaisical sort of way; that it ceased to be a virtue from the manner in which they looked upon it.

13999. I have been for a much longer number of years connected with the East End than you have, and I know something of the Jewish Board of Guardians. I wish to assert distinctly that the Jewish Board of Guardians never relieve except upon the principle that it is adequate relief, which is the thing you would have them do?—I am quite certain of that too.

Nursing. 14000. There is a statement which you made which puzzled me rather; you complained, and

Mr. Pell—continued.

I think very justly, that in your asylum the nursing is supplemented by pauper help?—Yes.

14001. Well, how are you able, under those circumstances, to draw upon the Metropolitan Common Fund, because one of the conditions of the Metropolitan Common Fund, at least the distribution of it, is that the assistance and the medical treatment in the infirmary shall not be of a pauper character, and shall be given by trained nurses and proper medical men?—I do not know how it is got over; I only know the fact that the inmates do have it to do as I say, and it is not denied at all.

14002. You have a mixture of trained nurses and pauper nurses attending to the aged poor there?—Well, of course they do not call the inmates nurses.

14003. They call them scrubbers, probably?—Yes, they may call them scrubbers, but assistants, I think, they would call them.

14004. But are they allowed to be at the bedside and to administer the medicine?—I should not like to say that they administer the medicine, but they have to bring round the food and carry the things away. It is part of the nurse's duty in the sick asylum to bring the food from the kitchen and to serve it round.

Dietary. 14005. You say, and I believe say truly, that they have food put before them which on account of their age and infirmities they do not care to eat; it distresses and disgusts them?—Quite so.

14006. Have you formed any plan how you would get that altered; would you have it altered by the medical officer?—From my experience of the medical officer it is no good; I mean from the experience I have had of the medical officers there, I should say so.

14007. Would you ask for the Local Government Board to give a greater latitude to the guardians in substituting a change of diet, to be approved by the Board?—That I should think is the better remedy.

Mr. Henley.

14008. I should just like for one moment to be certain about this dietary. I see that a new dietary was passed by the Local Government Board on the 8th January this year?—Yes.

14009. From that dietary the things you object to are excluded?—Yes.

14010. Both suet pudding and pea soup?—Both suet pudding and pea soup.

14011. And aged people have six meat dinners a week?—Yes.

14012. And one broth dinner?—Yes.

14013. So that the dietary now may be assumed to be satisfactory?—I do not think so at all. It is still all the same for everybody. There are 698 people to have the same kind of dinner. You see my objection is that whatever you put down there would be sure to be a large number of them to whom that particular dinner was not palatable.

14014. But for an ordinary aged infirm man or woman do you consider the diet sufficient?—It may be sufficient if they can eat it; the difficulty is that when I go round after dinner, or after any meal, so much has to go to the pigs' tub of that which the people have had put before them.

Mr. Pell.

14015. The expression is that they cannot stomach it?—Yes, that they cannot eat it.

Mr. Henley.

14016. Yes, I quite understand that, but this diet was approved by the guardians, the medical officer and the Local Government Board?—Well, it was approved by the majority of the guardians, that should be understood; I was one of the minority that tried to alter that.

14017. It is a most excellent diet. Still, with regard to that alternative diet that you were speaking of, you were aware that a medical officer can substitute a diet for any individual if he likes?—Yes.

14018. He can do that?—Yes.

14019. With regard to an alternative diet, have you ever considered what a great difficulty there would be in auditing the accounts if there was an alternative diet?—You mean whether there was authority to spend money. Well, I think Mr. Pell has shown you that that can be got over by allowing it to be done by a resolution of the board, and the resolution would be on record for the auditor.

14020. It has been tried and the difficulty has been in the auditing?—Well, really that ought not to be an insuperable difficulty, should it?

Medical attendance.

14021. With the authority of the medical officer to alter the diet for any individual it ought to be sufficient?—I do not know if you know—of course you know—the superficial manner in which workhouse doctors do their visiting; they have generally got a very large private practice. Our doctor has, and he seems to me to have a very great deal too much to do.

14022. It is his duty to report in writing to the guardians any defect in the diet, drainage, ventilation, warmth, or other arrangements of the workhouse; if he does not do it he is neglecting his duty?—Yes, I am sure they do neglect their duty. Workhouse doctors do neglect their duty very largely.

Mr. Pell.

14023. Are we to understand that you said, in answer to Mr. Henley, that the workhouse doctor is allowed to take private practice?—Yes, he has got a very large private practice.

14024. You know it is not the case in St. George's?—Well, I have already moved a resolution (and been handsomely defeated) to try to alter it.

Mr. Henley.

Searching deprecated.

14025. I did not quite hear what you objected to about being stopped at the gate?—I object to the searching of people altogether.

14026. Well, that is according to law; to what particular articles do you object being taken from inmates?—Well, I think, that if I gave a man or woman a present of a pot of jam, or a pound of apples, or some oranges, or nuts, or any things of that sort, they should be allowed to retain them, and I think that if a man has a shilling—this is a case in point; I have an old man in the Whitechapel infirmary, and a friend of mine now and then sends him a couple of shillings by me to buy him some tobacco. Well, you know, it is a miserable thing to have to smuggle that into the old man's hand when no one is looking, and that is what I have to do.

Mr. Pell.

14027. Is it not granted now?—Not in Whitechapel.

Lord Lingen.

Prohibited articles.

14028. Suppose he came in with gin or other spirits?—That is the only objection I make, intoxicating liquors.

14029. How do you find he has not come in with gin unless you search him?—Well, in the case of a person who drinks gin, as a rule, somebody or other will very soon smell it. I mean you cannot take gin without it being known, and then a bottle is a very difficult thing to smuggle in.

Mr. Henley.

14030. In a bag?—We do not find there is very much intoxicating drink brought into the workhouse.

14031. These are the articles prohibited, not allowed; spirituous liquors?—I think they should not be allowed.

14032. Articles of food not allowed in the dietary?—I think they should be allowed.

14033. Letters or printed papers of an improper tendency?—I think that immoral literature should not be allowed.

14034. Cards or dice?—Well, cards; dice I do not know anything about; but cards, I do not think there is much objection to cards.

14035. Or dice?—Well, I have never played dice; I do not know anything about it.

14036. You would not object to cards?—No.

14037. Matches or highly combustible articles?—Matches, no, certainly not, because they can get light in the workhouse, of course.

14038. How are the guardians to stop this, as Lord Lingen has said, unless the people are either searched or watched?—Watched, certainly; but there is a difference between watching and searching; you will soon get to know; in fact, I have never heard of them taking matches away.

14039. I have?—In Poplar we have a report every week from the master, and the things that he has taken away from people invariably resolve themselves into money or something eatable.

14040. I asked you this question because you objected, and there is something in it, to an officer being present when the visitors came?—Yes.

14041. Unless you have somebody to watch, how could you tell, especially in large workhouses, that there had not been an introduction of matches and spirituous liquors?—Well, as I say, our experience is not that they try to bring these things in; the things that are taken away in the main, in the bulk, are money and articles to eat.

14042. Are you sure that money is taken away?—Oh, yes, for I am continually getting into hot water about it, because I always move that it be given back; but, of course, it cannot be, and it goes to the treasurer of the union.

Mr. Booth.

14043. May I put one question; how would you treat those that bring liquor in; in the same way as those that come in drunk; would you refuse to allow them to go out again?—I should punish them.

Lord Lingen.

Pension scheme on socialist basis.

14044. I think I understand from the general drift of your evidence that you are not very well satisfied with the present constitution of things. A great many of your answers have been with reference to improvements which, in your opinion, ought to take place and would take place in time; and you have not undertaken to define many of your positions, assuming that the present state of things is right, but looking forward to quite a different state of things?—Quite so.

14045. That is the drift of your evidence, is it not?—Yes.

14046. For instance, if we take that case which you put forward, there were to be equal pensions; and then I think a member of the Commission asked you, if wages were unequal, was the man who got the higher wages, and above the necessities of life, what was to become of his surplus, and I do not quite clearly understand, but I thought you inferred that in a reformed state of society he would not work for himself but for the State, and that that surplus would rather go to the community; was that your opinion?—Yes.

14047. It would come, then, generally to this, that all the workers should work for the community, and that the community should undertake to support those that were aged; that would be the drift of your opinion?—Yes.

Standard of comfort in workhouse should not depend on that outside.

14048. Now there is only one question further that I would ask you, and that has to do with the present state of things. There were a good many matters in your workhouse, clothing and food and inconvenient hours, and so on, which you thought required improvement. What sort of standard had you got before you; your own standard of what is a comfortable and decent home, or the standard of people outside the house, and of more or less the same rank as the people inside it; what standard do you take when requiring those changes, your own standard of comfort?—I should take the general standard of comfort; it is rather hard to define a standard of comfort except from a general point of view, and I should say what the community decided was a fair and

Lord Lingen—continued.

equitable standard of living for old men and old women.

14049. But in the present state of things?—You want me to define the standard of comfort that the workhouse should be run on to-day; is that what I understand you to mean?

14050. No; what I rather wanted to find your opinion about was this: supposing it were urged against the changes that you advocate that that is a great deal above the standard that these people ever could have commanded if they had kept themselves off the rates, should you feel that an objection at all?—No, I do not think that has anything to do with the question at all.

14051. Never mind that, if you will allow me just to ask your opinion on that point; if it were urged against what you require in the workhouse that it was a great deal above the standard of those who kept themselves out of the workhouse, should you feel that a serious objection?—I do not think it is a serious objection, because I think that if we undertake to look after these people at all it is worth doing well. And because outside there are people merely able to drag on an existence because of their horror of going into the workhouse, I do not think that is any reason at all why we should not make the workhouse as humane as we possibly can.

14052. There, you see, you use a good many words that want defining; "as humane as we "possibly can;" but the point I wanted your opinion upon, and which you have given, is, that you do not think the outside standard of living among the class of people from whom the paupers come is a standard that ought to regulate what you do for them in the house?—No, sir. With reference to the searching, what happens at Poplar is that such and such an inmate was searched, and so much was found on him or her, and the workhouse official has paid it over to the treasurer of the union; that is the mode in which the thing is carried out at Poplar.

Mr. Henley.

14053. Perhaps the guardians have instructed him by resolution to do it?—I think they have, sir.

The Witness withdrew.

Adjourned till To-morrow, at Noon.

FORTIETH DAY.

Wednesday, 14th February 1894.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B. CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. JOSEPH CHAMBERLAIN, M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. A. C. HUMPHREYS OWEN.
MR. C. S. ROUNDELL, M.P.
MR. C. S. LOCH.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. THOMAS PITKIN, Swanbourne, Buckinghamshire, called in; and Examined.

Chairman.

Labourer in Winslow Union, Bucks.

14054. How old are you?—Sixty-seven last birthday, my Lord, 68 on the 2nd of next April.

14055. Where are you living now?—Swanbourne, Bucks.

14056. In what union is that?—Winslow Union.

14057. In the County of Bucks?—Yes, my Lord.

14058. Are you living in a cottage?—Yes, my Lord.

14059–60. Have you any land attached to it?—There are about 10 poles or something like that; it is a nice little garden.

Mr. Booth.

14061. Is that a quarter of an acre?—No, 40 poles is a quarter of an acre; no, it is only one-sixteenth of an acre, it is something about that, that is what I judge it at, I have an acre of ground besides.

14062. What do you pay for the cottage and land?—Three pounds a year.

Rent.

14063. And how much rates do you pay?—That is included in the rent.

Lord Playfair.

14064. The landlord compounds?—I pay the rates myself and then deduct back out of the rent.

Chairman.

14065. Then your rent and rates altogether come to 3*l.*, is that it?—Yes, my Lord.

Mr. Booth.

14066. Does that include the allotment?—No, sir.

Chairman.

Wages.

14067. During your life what wages have you been able to earn?—Well, at one time it was very low, as low as 8*s.* a week at one time it was, but it has gradually risen up now to 13*s.*

14068. Do you get any extras to the 13*s.*?—Well, there is something in hay time and harvest.

14069. Is that the only occasion when you get some addition?—These are the only occasions.

14070. How much additional do you think you get?—Well, they get about 4*s.* a week for two months, 4*s.* a week for a month in hay time, and 4*s.* a week for a month in harvest; 4*s.* a week each time that makes 16*s.* each month.

14071. How long ago was it that you were getting 8*s.* a week?—It is 40 years, I daresay; I cannot say exactly, my Lord, just now; it is a long while.

14072. You were a grown man, were you?—Yes.

14073. And then they gradually rose?—They gradually rose up until they have got to 13*s.*

Chairman—continued.

at present; that is the regular pay about our place.

14074. And what work were you doing then?—I was at agriculture; I used to do a deal of threshing in my young days.

14075. Threshing?—Yes, when the flail used to be used they used to thresh in the barns.

14075*. Did you get anything extra for that?—I used to work piece-work; sometimes we used to thresh by the quarter; so much a quarter, sometimes I could get 1*s.* or 2*s.*, and sometimes I could not.

14076. Did you learn to read and write?—A bit; just a little; I was friendless brought up; I had not any friends in my young days, and what education I got I had to look out for myself.

14077. How old were you when you married?—Twenty-one.

14078. And you married upon 8*s.* per week?—Yes. It might have been almost nothing at that time; it was a very bad winter, and we hardly got anything that winter.

14079. Was your wife able to earn anything?—No, very little.

14080. I suppose a little in hay time and at harvest time?—No, she did not use to go out.

14081. How many children have you had?—Eleven; bred up seven out of the 11.

Allotment.

14082. Have you anything to help you besides your wages and a bit of land?—No, I have not anything; I have got an acre of ground.

14083. You have got an acre of ground?—Yes; of course, I keep a pig or two upon the proceeds. I use my own proceeds, what the land produces.

14084. Do you pay rent for your acre of land?—Yes.

14085. How much?—Well, I pay 30*s.* an acre on three roods and the rates; on one rood, one 40 poles, I pay 15*s.* for the 40 poles, that is 3*l.* an acre. It all belongs to Lord Cottesloe. The last 13 years that I worked I worked for the late Lord Cottesloe.

14086. That is not included, I suppose, in the rent and rates that you first of all told us of; the 3*l.*?—No.

14087. It is outside that?—Oh, it is outside that.

14088. You are still working?—Well, I am working on my land a bit, and catch a few odd jobs. I left Lord Cottesloe's about two years last Michaelmas. I used to look after the cattle, and I thought a young man would do it better, and so I left it, and worked on my land. I have done a little on the bye road this winter, and now at the present time I am agent for a seeds merchant, and sell a little seed. I sell a little garden seed and such things at the present time just for two or three weeks.

Once had relief when ill.

14089. Have you ever received any parish relief?—Well, I received a little once. I was taken very ill with the influenza.

14090. How long ago is that?—I think 40 years ago it was when I had a small family about me. I found my own doctor. I was in a club at that time. I think I received about 13*s.*, as near as I can guess. I was ill a month, and that was about all that I received; since then I have received nothing.

Chairman—continued.

14091. You have supplied your own doctor?—Yes.

14092. And your own medicine?—Yes, I had the club doctor at that time, and they gave me this from the parish, this that I have been mentioning; I had 8*s.* a week from my club.

Belonged to a sick club.

14093. And were you getting something from the parish as well as from the club then?—I think I received altogether during the month about 13*s.*

14094. But were you at that time receiving also the 8*s.* a week from the club?—Yes, for that month.

Mr. Booth.

14095. At that time your wages were only 8*s.* a week?—It was about that same time; I cannot say just exactly the time now.

14096. The money received from the club was about the same as your regular wages?—Something like that, they gave me a little for a fortnight; I think it amounted to something about 13*s.* to the best of my remembrance.

Chairman.

Rates on allotment.

14097. Is your acre of land an allotment?—Yes, my Lord.

14098. Do you pay rates for that?—Yes, I pay them direct.

14099. How much?—Well, it depends upon what the rates are, sometimes more, and sometimes less.

14100. Well, generally, what does it come to?—Fourpence in the pound, I think it was this time, I think that was it.

Mr. Humphreys-Owen.

14101. How many rates in the year?—Two rates in the year; but I think there is an extra one this time coming in.

Mr. Pell.

14102. Do you get off for 8*d.* in the £.?—Yes, that is it, I think. I think that was it.

Chairman.

Assistance of relatives.

14103. Have you any children living with you?—No, my Lord; I live by myself.

14104. Have you any living near you?—I have one daughter; that is all I have.

14105. Have you received any help from any of them?—No; I have had to help them when I can. They have got large families, most of them. I do what I can in that sense. I do not get anything from them any way. The daughter that I have lives about the length of this room, perhaps, from me, and she looks after my house.

14106. How many children have you got living?—I have five now; four sons and one daughter.

14107. What are the sons doing?—One, the youngest, is a caretaker over a Board school in Oldham, in Lancashire. He lives on the premises, and looks after the large school; that is the youngest son; and the others are agricultural labourers. There are three agricultural labourers, and one is in the Board school in Lancashire.

Chairman—continued.

14108. Have you any relations in receipt of parish relief?—Not that I know of. If I have, they are very distant.

14109. Have you any friends in the workhouse?—Not any relations.

14110. Have you had any?—Well, in fact, I was in once myself for a little while when I was a lad; about three weeks, I think.

14111. Have you any friends there?—No, I have not anybody in there. There is one man from our village; but, in fact, he would be either there or in the asylum. He had nobody to take care of him; and I consider he is in the best place, you know. There is not anybody else in from our village.

14112. What is the population of Swanbourne?—A little over 400—about 430, I think, or something like that.

14113. Are there some receiving outdoor relief?—Yes, there are some.

14114. What sort of people are they?—Very old people.

Amount of out-relief given.

14115. Do you know what sort of relief they are receiving?—About 3*s.* a week is the price, I think.

14115*. Had they, like yourself, belonged to clubs?—Some of them have.

14116. Some of them have?—Yes. Well, there was one. Now the club has just run out with him. They have 8*s.* a week for six months, and then, after the six months, they have 4*s.*; and then, after that six months has gone, they have no more. They are run out. That is how the clubs are.

Cannot save more than for club.

14117. I suppose none of these people have been able to lay by anything except what they gave to the club?—No, I do not think so.

14118. I suppose their rate of wages was very much the same as yours?—Yes, about the same; yes, there was no difference in that that I know of. Of course, that is the wages of regular men; jobbing men, as we call them, would get what they could, sometimes their earnings do not average so much, I daresay.

14119. Have they got allotments like yours?—Well, these old men that are on the parish have not; not now.

14120. They have not?—No.

14121. Have they ever?—Yes, they have had them, but they have got past it.

14122. They cannot cultivate it?—No.

Use of allotments.

14123. I suppose the allotment helps to keep men off the parish, does it not?—A good deal it does; yes, it is a great help to our parish, these allotments.

14124. It does not appear that your wages are very flourishing now, but they are very much better than they were in the past altogether?—Oh, yes.

14125. You say that for 40 years you have received no assistance?—No.

14126. I suppose during that time you have had very hard times to go through?—Yes, my wife was ill for six years, and could not walk without being led.

14127. How did you manage to get on then?—Well, I do not know how I did get on, I was nearly starved.

Assistance from sons, how far possible.

14128. Now what do you say to the question whether children should be called upon to assist their parents, or not?—Well, I think in some cases, it ought to be done, and in some cases it is a great hardship on the people.

Chairman—continued.

14129. What are the cases in which you think they ought to be compelled to assist their parents?—Well, there are sometimes young men who have no wives at all, and there are young men married and no families at all; I think in such cases as that they ought to do what they can.

14130. But where they had children you think that their children have a first claim upon them?—Well, I had thought it over in this way, my Lord: I do not know whether my own ideas are correct; so long as a man is compelled to do so, so long he will have to do it, because it would go on perpetually. If I had to bring up my family and I had to help to support my friends, my children would have to support me on the same system, because I could not support my friends and labour for myself. How could I when a young man if he is breeding up his family, and he pays his club, provides his own doctor, and in our place now generally there is the Prudential, most of them try to insure their children, so that they should not be a burden, and when they have done all these things, there is not much to spare out of 13*s.*

14131. Were you called upon to assist your parents?—I had not any; I was left friendless; I have had no friends to help me since I was eight years old, I think.

Hard cases.

14132. Have you known in your immediate neighbourhood and from your own knowledge cases that you consider hard cases where men have been obliged by the magistrates to support their parents?—Yes, the greatest thing that I have noticed is this: I have known cases where some that have been well able to keep their friends have been let off, if they have been in favour with the guardian or the relieving officer they have been passed by. I can state cases to you that I know. I know two brothers.

14133. I do not want to go into that, but you have known cases?—Yes, I have known cases.

Cases of favouritism.

14134. You have known cases where men who in your opinion ought to have been compelled to assist their parents were not, through favour, as you think?—Yes, I know.

14135. And have you known others who were compelled to support their parents, although, in your opinion, they ought not to have been so compelled?—Yes, I have known that case, and I know some to-day.

14136. And you know some at this time?—Yes, I know some to-day.

14137. Now about this 3*s.* a week, which is the outdoor relief; how do persons having only 3*s.* a week contrive to live?—I cannot tell how they contrive it.

Outdoor relief not enough alone.

14138. They must get assistance, I suppose, from some source or other?—Well, they do get assistance somewhere, I suppose, because I look at it on my own account; the rent of my house is the general rent of the houses; there are some rather less, but 3*l.* or three guineas is about the average, and I look in this way at it, that I pay 1*s.* to be looked after for my bed-making, and my washing, and so on, and 1*s.* firing, and about 3*l.* or 4*l.* for my rent; there is over the 3*s.* gone. I have not a halfpenny to live.

Chairman—continued.

14139. These people do live?—They do live in some way.

14140. Can you not make a guess how they contrive to live?—No, I cannot; I do not know how they live; it is a puzzle to me, and always has been. I never can imagine how they live; they do live; they get on someways, but it is a very poor living; it must be; I don't know how they live.

Club broken up when too old to join another.

14141. Did you ever belong to a club for old age?—Not an old age club; I belonged to a club, but they broke up, the members ran old and the funds ran out, and I was too old to join another, so I have not been in one the last few years.

Mr. Roundell.

14142. How many years were you in that club?—I do not know; it was a club, chiefly old men were in it, and it lasted a time, but it ran out, and I was too far.

Mr. Pell.

14143. It met at the public-house, I suppose?—Yes, that one did; that was at Winslow; that was at a public-house; it did not make any difference to me, though.

Chairman.

14144. Do you know anything of the treatment of the poor in the workhouses?—Well, I do not know a great deal, only what I have been informed.

Dislike of workhouse.

14145. By the inmates themselves?—By people, yes, I know, there is a great dread of going in.

14146. But when they are once in?—Well, I don't know; there is nobody wants to go in twice.

14147. What are the sort of complaints now that are made to you, if there are any complaints made to you, when they once get in, besides that dislike that all men have?—I think the greatest complaint is—I do not know that there is a great deal of fault about the food and about the clothing—but it is the confinement that is the greatest evil.

Loss of liberty.

14148. Do you know, at your union, how long they are allowed to go out?—No, I do not know exactly.

Leave of absence.

14149. Do you think if they were allowed to go out every day that they would make a good use of the permission?—Yes, I think so; I think if they were allowed to go out on a Sabbath day they would, if they were allowed to go to church or chapel where they thought proper, I believe it would be a great improvement.

14150. I want to ask you, suppose they were let out for a few hours every day, do you think they would make a bad use of it?—I do not think so.

14151. About the clothing, have you ever heard them complain that the clothing was insufficient?—Well, not exactly. I have heard—well, there was one man told me that his clothes were not right, but I inquired of the guardian, and he said he was generally on the grumble.

Clothing sufficient.

14152. When he said they were not right, did he say they did not fit?—Well, he said his shirts and that were very short, and did not keep him warm.

Chairman—continued.

14153. They did not keep him warm?—That was what he told me. I mentioned it to a guardian. I knew the man, and I did not take a great deal of notice of him. I asked a guardian, and he said he generally was upon the complain.

Mr. Henley.

14154. Was he an old man or a young man?—An old man.

Chairman.

14155. I suppose you know most of the people from your part of the world who are in the workhouse?—Yes.

14156. What sort of people are they?—That are in the workhouse, my Lord?

Inmates often paupers from own fault.

14157. Yes, those that you know?—This man that I was telling you about, I think he ought not to have been there if he had looked out. Well, he was a man that was given to drink in his young days.

14158. He was there you mean by his own fault?—Yes, they think so.

14159. Now about the women who are there?—Well, I do not know but very little of the women who are in now; but I know the case of a good many young women who were in there when they have not been what they ought to have been.

14160. But about the old women?—I do not think there are very many old women in; only about 28, I think; I do not know exactly how many women there are in.

Nursing.

14161. Do you know who wait upon the sick?—Well, I have been informed during the last few week they have appointed somebody to help the matron because they should not have any complaint that those in were cruel.

14162. You mean somebody to help the matron; a trained nurse do you mean?—Somebody independent; something of that kind.

14163. Somebody from outside?—Yes, independent of the inmates; yes, that is how I understand.

Bad companions.

14164. Well, you do not think as far as you can gather that the nursing was properly conducted when it was done by the inmates?—I have been informed so, my Lord. Another complaint I have heard a good deal about is that they have been hustled together too much. Some people were rather—well, we ought all to be seriously concerned; there is a good deal to be put up with, you see, when they are put in they are somewhat a kind of rabble swearing and singing, and all these things, while there are other people who do not wish to hear any such things, and, of course, people who have been used to being by themselves a bit get depressed a good deal.

14165. You would like to see the decent people separated from the rabble?—Yes, I should.

Young cannot pay for pensions.

14166. Have you ever heard of any scheme for assisting people to provide against old age?—Well, I have seen several schemes, and I could not see hardly my way with them how it could be done well. The cheapest scheme that I have read was Mr. Chamberlain's, and I could not see in what way a young man could pay in the way he pointed out.

14167. That is to say you could not see how a man in your condition of life with your low rate

Chairman—continued.

of wages?—Yes, to pay 5*l.* at 25 years old; and then there was something else I looked at, I could not see what those were going to do who had got advanced in years.

14168. Mr. Chamberlain proposed that people should begin young?—Yes, I know.

14169. And, after subscribing towards an old age pension that they should receive as much from the State as they had subscribed themselves?—Yes.

14170. Well, now what is your objection to that scheme?—I do not think that they would be able to pay it, not while they were breeding up a family.

14171. There is one question, being able to; but do you think that young men generally are willing to make that provision against old age?—I think not; I have heard a good many say a good deal contrary to it.

14172. I suppose, as an old man, you would not have been sorry if there had been some such scheme when you were young?—If there had been a scheme, my Lord, I never could have paid it.

14173. You had not the money to pay it?—I never could have done it; I am sure it would have been impossible for me to have done it.

14174. I gather from you that you consider that if out-door relief is given at all it ought to be given more liberally than it is now?—Yes, my Lord, I do think so. If you will excuse me, I was reading a discussion on the proposal to send so many from London to Winslow Union, about six or eight weeks ago I think it was, and they estimated the cost at 8*s.* 6*d.* a week. I said, well, I thought it was very strange if they gave 8*s.* 6*d.* inside, they could not give a poor man 5*s.* out. It seemed strange to me, that did. One of the guardians told me that some of the guardians put it down at 9*s.* a week.

14175. You have found decent old people who, after the club had ceased to pay them, were obliged to go into the workhouse who did not like being called paupers?—Yes, I have, my Lord.

14176. Can you think of a name to call them?—No.

14177. If you called them poor, why a great many men are poor who do not get anything from the State; is there another name, do you think, that they might have which would not hurt their feelings?—Well, I like the name of aged poor best of all.

Objects to name of pauper.

14178. Aged poor?—Yes, I think that is more; of course I do not know what it should be. I do not know what the meaning of a pauper is, I am sure. I have been told that it is not an English word at all. I do not know, I do not study the dictionary much, but I have been informed so; I know it is a word very much disliked.

H.R.H. The Prince of Wales.

14179. I think you said you began in life earning 8*s.* a week, did you not?—Yes, Sir.

Wages.

14180. How long did it take you to rise to 13*s.*?—It used to rise and sink very often at that time, according as the markets were. Sometimes we would get 8*s.* in the winter and 9*s.* in the spring time; as soon as the spring time came on; but wages have always been rather better since the railway was cut through our place; they began to rise.

14181. When did you get to 13*s.* permanently?—I should think we have had that 17 or 18 years now, something like that.

14182. Seventeen or 18 years?—I think so, Sir.

Mr. Henley.

14183. When you were working for Lord Cottesloe as cowman did you work seven days or six?—Seven days, but I considered the 13*s.* for the week.

14184. You worked the seven days for the week?—Fourteen shillings for the seven days.

14185. And you are working on the road now?—No, I am not working at all only on my own account now, sir.

Charity land.

14186. I think I am right in saying that there is some allotment in the parish belonging to a charity, some 18 or 20 acres, at Swanbourne?—No, there is not above nine acres.

14187. Who holds these nine acres?—It was a long way from home, and that is let to a man, and the money is distributed at Christmas, according to what it makes. That is about two miles from home, this bit of land, and it has fell down, I might qualify, it has gone out of cultivation almost.

14188. It is not occupied as allotments now?—No, it is not occupied.

Aged poor of union mostly out-door.

14189. I think a great majority of the old people at Winslow who are destitute get out-door relief, do they not?—A great many of them get out-door relief from Swanbourne, at least.

14190. Taking the people who are over 65 years of age, in the return I have before me, I see that there were only eight people over 65 years of age altogether in the workhouse?—Yes, sir.

14191. Some of these, no doubt, are sick and some are imbeciles like the man you spoke of?—I know there are not many in.

14192. Well, there were five men and three women?—Yes, sir.

14193. Would it not be a little difficult to overcrowd three women; I mean you spoke, and spoke very properly, that they sometimes heard language and associated with people that they did not much like?—Yes, I know I did, sir.

14194. How could they when there were so few people in there?—It is very short now, but it has been; I know it has been, sir.

14195. And at the same time there were 131 old people over 65 years of age receiving out-door relief?—In the Winslow Union, sir. I did not know of that.

14196. So it is quite clear that the workhouse at Winslow is not pressed upon the aged poor?—No.

Out-relief.

14197. With regard to the administration of out-door relief, does the relieving officer take the relief round to the different parishes?—Yes, sir.

14198. And does he deliver it?—Yes; he goes to a certain cottage, and they go there for it.

14199. A pay station?—Yes.

14200. He is furnished with a horse and cart, I think?—Yes, sir.

Mr. Henley—continued.

14201. So he takes it round?—Yes.

Relieving Officer.

14202. Have you ever heard any complaint against the relieving officer as to the way he administers the relief?—I have heard a good deal.

14203. What sort of complaints?—Well, sometimes he has not been civil to them, I have heard them say at certain times.

14204. And anything else?—No, I do not know that I have heard of anything else. Well, he is an old man, you know, and I daresay he is like some of the rest of us, he is a little touchy sometimes; you see he is getting towards 80 years old.

Amounts of relief.

14205. I did not quite catch what you said the ordinary relief was for an old man, out-door relief?—Three shillings.

14206. I see your scale is 3*s.* 6*d.*?—Three shillings and sixpence in the winter; in the winter season they give them an extra 6*d.* to help buy them a bit of firing.

14207. What do the old people get, married couples?—I think it is 5*s.* in the summer and 6*s.* in the winter.

Mr. Pell.

14208. Do you say that some children should be compelled to assist their parents, if their parents are in want?—Yes, sir.

14209. But not all?—Not all, sir.

14210. I suppose you would agree with me that all are not compelled?—I suppose not.

14211. Do you know that no child can be compelled to assist its parents by the boards of guardians; that boards of guardians have nothing to do with it?—I do not know.

14212. You do not know that?—That is how it is generally carried.

14213. Therefore that no child can be compelled to maintain its parents, except upon evidence taken upon oath before the magistrate; you are aware of that?—Yes, I understand you.

14214. I do not complain of your evidence upon that point at all?—No.

Out-door paupers do not work for wages.

14215. With regard to the out-door paupers, we will take your parish only; can you call to mind any that are out-door paupers there now?—Yes, I know some.

14216. Do any of those people work?—No, they dare not.

14217. Never mind about dare not; some of them do, do they?—No, they do not go to work.

14218. They remain in total idleness?—They might work a little bit in the garden.

14219. They do not work for wages?—No, they do not go to receive any wages.

14220. Is it the practice in your parish, and therefore in the union, for the old people to go on to relief in the winter and then to come out and work for the farmers in the summer?—It has been sometimes.

14221. Not so much now?—No; sometimes men, if they have been able to do a little in the summer, have come out, they have chosen to do it.

14222. We will take the case of an old widow woman who is having out door relief; does she never do a little charing?—No, sir.

14223. Never assist in taking in washing?—No; nothing of the kind.

14224. Really they are very strict about that?—Yes.

Mr. Roundell.

His own savings put into land on which he lives.

14225. If your had had your present wages, 13*s.* a week, when you began life, should you have been able to lay by at all?—Well, I did lay by a bit, or else I should not have been in the position that I am now.

14226. I thought you told us that you did not work now?—No, sir.

14227. Then, is the land you occupy sufficient to keep you going?—The way I did was this: I put by 10*l.*—I will tell the truth as near as I know—I put by 10*l.* in the Savings Bank, and when I got the land I put that out on the land, and the land pays me a very good return.

14228. And enables you to get on?—I get on with my land and a little work; and, as I say, at this present time of the year I sell a few garden seeds to help, and try and get on as well as I can, and I am very comfortable as far as that goes.

14229. Your vegetables and things, are they grown for your own use or to sell?—For my own use; I consume most of them.

Mr. Pell.

14230. Are you selling seeds as an agent?—As an agent, yes, for a few weeks just now.

14231–2. Not grown on your allotment?—No, sir.

14233. You have got an agency?—Yes.

Mr. Roundell.

Chief evils of workhouse.

14234. One other question: you have told us about workhouses, and the way in which decent people are mixed up with others?—Yes.

14235. And they have no liberty to go out?—Yes.

14236. If it were so arranged that the decent people could be kept together, and that there was more liberty to go out, do you think that that would lessen the objection to the workhouse?—I do think so.

14237. You do think so?—It is the confinement that causes the great dislike as much as anything.

Mr. Broadhurst.

Nursing.

14238. You spoke of the recent addition to the staff for nursing?—Yes, sir.

14239. And that the object of it was to secure more attention?—Yes, sir.

14240. Had you heard rumours of neglect or cruelty to the people inside?—Not of late years I have not, but I do not know what the reason was. One of the guardians told me that they had added to the staff.

14241. Do you know whether it is a certificated nurse that they have sent?—I do not know, sir.

Use of allotment.

14242. You say you consume the whole of the produce from your acre?—Yes, generally I do; I sell a few potatoes when I can.

14243. But you consume it by feeding pigs, I suppose?—Yes, I do as much as I can possibly.

14244. Several pigs a year?—Yes, I generally keep two, and I feed them with my own produce.

14245. And they pay?—And I find that pays better than selling it, a lot.

14246. You can sell it better in the form of bacon than you can in the form of cabbage?—

Mr. Broadhurst—continued.

Yes, I can sell it better in the form of bacon better than I can in the form of cabbage, as you say.

14247. And you do not think that the labourers generally could meet the demands of the pension scheme?—I do not think so.

Wages. 14248. Not at their present wages?—No, I do not think so.

14249. Is 13*s.* a week the lowest wage paid now?—It is about the average in our place.

14250. It is about the average for winter?—It is about the average for winter, and it is a little extra in the summer; this summer there was not any extra.

14251. Why?—Because there was not much to do.

Aid of relatives. 14252. You think that a person earning good wages, and having no wife, or a wife and no children, might fairly be asked to make a contribution to his aged parents?—Yes, I have no objection to that; not the least.

14253. But you object in the cases where they have a family of their own to bring up?—Yes, I do object to that, I have thought that there would not be so much objection to a young man trying to give his parents something, if that was added to the 3*s.* a week, instead of taking one off, and giving less in consequence. That is what they grieve about in a general way; you see, it is making their friends no better; not the least.

14254. They would not object so much if their contribution was an addition to the parish relief?—Yes, that is what I mean.

Free pensions would be liked. 14255. Do you think the people in your part would much prefer a system of pension paid unconnected with the association of pauperism, and to remain outside the workhouse rather than to go in?—Yes, I think they would like outside the best; in fact, I know they do.

14256. You think that would be a popular thing to do?—Well, I think if there could be a scheme got up, sir, to make any provision that it would be right, but, for my part, of course, I cannot say myself.

14257. In your own opinion do you think it would be more just towards old people who are poor, through no fault of their own?—Yes, I think so; that is my opinion on it, if a scheme could be brought out. On children having to keep their parents, I know that it causes a good deal of ill feeling among their wives and that, and causes things very unpleasant.

14258. Family bickerings?—Yes, it does, sir.

14259. And are you of opinion that in some cases money so forced from the workman is money much wanted for his own family?—Yes, I am, and I know cases where they are able, and have been able to pay, and I have had it from the men's own lips, where it has not been forced on them.

Mr. Booth.

14260. Then you would like out-door relief, or pensions in some way to come in addition to what might be obtained from children on small earnings?—Yes, if there was a little more paid to the club money, in that kind of way, I think it would be a good lot better.

Mr. Booth—continued.

How far relatives should help. 14261. So that you would usually have to get it more generally, that all who are badly off should have it irrespective of their particular circumstances?—Yes.

14262. With regard to your three sons who are agricultural labourers, do they live near you?—About three or four miles away.

14263. Are they married men?—Yes, sir.

14264. With children?—Yes, sir.

14265. You say that, so far, it has rather been your part to help your children than to ask help from them?—Yes.

14266. But if unfortunately it were otherwise, would they be in a position to help their father?—Not a bit; two of them have seven children each, and one has four; I do not see how they could help me.

Mr. Humphreys-Owen.

14267. If you were a magistrate, and a man were summoned before you to contribute to the maintenance of his parents, and it was found that he had fairly good wages, but that he was paying into a club, would you force him to contribute to his parents at the risk of having to drop his subscription to his club?—No, I should not like to do that.

14268. You think that a subscription to a club ought not to be counted as part of the man's income?—No, I think not.

His own future. 14269. Now you are getting on in years; may I ask how you contemplate providing for yourself, when, as I fear may be the case, you would hardly be able to cultivate your allotment?—No. I have no idea whatever of what I can do. There will come a time, perhaps; but I cannot say anything about that, what will happen. I am in great hopes that it will not come for a year or two; for two or three years.

14270. At all events, so far as you can see, it may be necessary?—I shall never be able to get enough to carry me through I do not expect; I do not know how I can, but I shall keep on as long as I can; I want to be independent as long as I can.

How far treatment of pauperism could depend on causes. 14271. Now, I daresay you know a certain number of elderly persons amongst your neighbours who are in the same condition as yourself; that is to say, they possibly will have nothing to live upon in their old age, when they have nothing to support themselves, but they have been brought to that condition not simply by inability to work, but in consequence of misconduct in their youth?—Some have, I daresay.

14272. Well now, how would you discriminate between them and a person like yourself?—I could not; you see we could not turn them up and say: "You shall not have anything"; you cannot do so.

14273. A person who has worked all his life, and has helped the community in the way you have, does require different treatment from a man who has wasted all his substance; you could not help us in any way as to how you would distinguish between those two?—I cannot see how a line could be drawn. You see a man, as I have known cases; I know men who do strive hard, and I know some that do not try.

14274. Would you think that it would be unfair to refuse to relieve men of the undeserving class except in the workhouse?—Well, I know

Mr. Humphreys-Owen—continued.

cases; there is one, for instance, that I knew well, died in the workhouse about a month or five weeks ago; that man never could have done outside, he was so fond of drink, and his son told me himself; he said: "My father "has no business in there at all, and provided "he had looked after himself he need not have "been there."

14275. Do you think that the certainty of having to end one's days in the workhouse would deter a young man from living riotously in his early life?—I do not know that it would; that anything will deter them when they are taken wild.

14276. But persons of that sort do not look sufficiently far forward?—No, they do not.

14277. What club were you in?—I was in one at Winslow.

Was in a village club.

14278. It was not an Oddfellows or a Foresters club?—No, sir.

14279. Only a common village club?—Only a common village club.

Mr. Henley.

14280. A public-house club?—Yes, it was.

Mr. Humphreys-Owen.

14281. Who was it patronised by; was it much patronised by the gentry?—No, it was not patronised at all.

Chairman.

Is a teetotaler.

14282. I have heard that you have been a teetotaler for a good many years?—Yes, my Lord.

14283. How long?—Fourteen years.

14284. What made you become a teetotaler? Well, I did it for example more than anything else.

14285. You did not want it for yourself?—I did not want my sons to drink, and I did not want my neighbours, and I thought I would show them an example.

Mr. Chamberlain.

Causes of pauperism.

14286. Do you think that all the old people who go to the workhouse go there because they have misbehaved themselves?—Not all of them; there are some cases where there are not friends to look after them.

14287. You yourself have said that if your life is spared for a good number of years you might be forced to go to the workhouse?—I do not know but what I might.

14288. Do you think there are many people, of those people at Winslow, of whom there are 131 who are receiving outdoor relief, and eight who are in the workhouse, how many of them do you think are in that condition owing to their own fault?—I cannot say.

14289. Do you think there are many of them who really have not been faulty?—Well, there are some, no doubt; I have known some from Winslow that have been in through their own faults; I do not know any to-day that I know of; in fact, I do not know who they are that are in just at present.

14290. Do you think that the majority, that the greater number of the old people who have to ask for relief after they are 65 years of age have brought it upon themselves by misconduct?—No, not the majority, I think.

Mr. Chamberlain—continued.

14291. Not the majority?—No; there is now and then a case in which it is so, but not the majority.

14292. Do you think then that the great majority are really brought there by poverty which is beyond their own control?—Yes, I do think so.

How far possible to discriminate.

14293. Those people, you would think, are more deserving of assistance than the people who have come here through their own fault?—I should think so; but then at the same time, as I have said, I do not know how a line can be drawn; not in that case.

14294. Could not the officers of boards of guardians—do they not know what the history of these people is; could they not tell that a man was there because he had been a drunken man all his life?—Yes, they know that.

14295. Or whether he was there in his old age simply owing to illness, or simply because he could not support himself?—Yes.

14296. If you came to ask them for relief they would know all about you?—Yes.

14297. They could distinguish between you and the man who died a month or six weeks ago who had been drunken all his life?—Yes.

14298. Do you think they ought to make some difference between a person like yourself, if you had unfortunately to ask relief, and a man like that who had been drunken?—Well, selfishly, I think so.

14299. But, speaking for others, would you not say there was a clear line to be drawn between a man who was known to have been respectable all his life and a man who had been drunken all his life?—Well, anybody would think they ought to be treated differently, you know, but I do not know how you could; you could not be inside except you were classified inside the house, if that is what you mean.

Deserving with homes should have proper out-relief.

14300. Do you think that people who have been respectable all their lives in that way should not be forced into the workhouse?—I do think so.

14301. You think they ought to have out-door relief?—Yes, that is what I think if they have any friends at all; some people, you know, have not any friends.

14302. You mean they might have to go into the house because they could not be taken care of outside?—Because they have not any friends outside.

14303. But if they could find a home outside you think that people who have been respectable ought to have out-door relief?—Yes, I think so.

14304. And that that out-door relief ought to be sufficient to enable them to live?—Yes, I do think so.

14305. Very well, then, when they come into the house again you would like to see some distinction made in the treatment of those who have been respectable and those who have not been respectable?—Yes, I do.

14306. With regard to married people, are there any married people in the house, do you know?—I do not know that there are.

14307. What do you think ought to be the amount of out-door relief; what is the lowest sum that is necessary in order that a man should

Mr. Chamberlain—continued.

be able to live?—Well, I have thought 5*s.* you know.

14308. You think 5*s.* would be a fair sum?—Yes, I think so.

14309. And if every respectable working man who required relief were offered 5*s.* out-door relief you would have nothing to complain of the Poor Law system?—No, I should not.

Personal facts.

14310. What age were you when you married?—Twenty-one, sir—nearly 21; 21 the next birthday.

14311. What was the amount that you paid weekly to that friendly club?—Eighteenpence a month I think it was.

14312. At what age did you join the club?—I was getting into years when I joined it.

14313. That was 4½*d.* a week then?—Yes.

14314. And when did you lay by the money that you spoke of?—Well, I was working for Lord Cottesloe.

14315. What age were you then?—It was the last 13 years of my life—well, 15 years now. I left two years ago, and it was thirteen years before that.

14316. Therefore you were not able to save anything while you were a young man?—No, I was not; and my wife was very ill, and I had a large family, and I could hardly get food, and it took me a long time before I could save a pound—a long time, it did. My wife was so ill, and altogether, that pulled me right down to a thread, as the saying is, in body and everything else, and it took me a very long while before ever I could recover it.

Mr. Chamberlain's scheme.

14317. You say you have made yourself acquainted with what is called my scheme?—Yes, I have.

14318. Have you seen it; do you know actually what it is, or have you only got general ideas about it?—Well, I have read of it.

14319. Did you look at it from your own point of view to see what it would do for you?—Well, I could not see that it would do anything.

14320. No, you are perfectly right, it does not do anything for those who are already advanced in years?—For those who are already advanced in years.

Hard to pay premiums.

14321. Now I want you to think of what it might have done for you if it had been in existence when you were a young man?—Yes.

14322. Do you know that one of the proposals is, that if you had been able to save 2*l.* 10*s.* before you were 25, and to pay afterwards ten shillings a year, which is only twopence a week you know, it would have given you a pension of five shillings a week now?—Yes, sir.

14323. Do you not think that you might have—you must have been very thrifty from what you have told us—do you think you might have been able to save 50 shillings by the time you were 25?—I do not know whether I could or not. In my young days food was very dear. When I married food was very dear, very dear indeed, and was for several years; the price ran up to 11½*d.* for the quartern loaf at one time. The gentleman that I worked for sold wheat at 3*l.* a sack; 15*s.* a bushel at that time; just after I was married.

14324. Perhaps I might put it to you now: do you think that now-a-days the young men are

Mr. Chamberlain—continued.

better off than they were in your time?—Yes, of course they are.

14325. Do you think now that your sons could manage to save 50 shillings before they were 25?—Well, I do not know, they might have done, I daresay.

14326. If they had been thrifty?—Yes, I daresay they might.

Wages and out-goings of labourers.

14327. Do you think they could pay twopence a week?—I do not know I am sure whether they could or not; they pay their clubs and keep on in that way, their insurance you see; I do not see how they could meet all those things; you see all these littles going out soon waste 13 shillings, and you have got house-rent to pay, and firing to buy, and three or four children to keep out of 13 shillings; I hardly know how you could spin it out.

14328. Are your sons agricultural labourers?—Yes, sir.

14329. Do they not get now and again a good haul at the time of harvesting?—No, not in our country they do not, 16 shillings each month, that is 32 shillings for the summer.

14330. Do they not get any piecework for mowing or anything of that kind?—No, it is done by machinery now; there is not much piecework for mowing now; almost every farmer has a machine for hay time and harvest both, there is but very little piecework.

Mr. Broadhurst.

14331. Or the turnip hoeing?—No, there is not very much.

Mr. Chamberlain.

14332. But if you were able, without any assistance at all, to bring up a family and keep a sick wife upon 8*s.* a week, which only became 13*s.* a week very recently, do you not think that they who begin with 13*s.* a week could save twopence a week out of it?—I do not know.

14333. They are 5*s.* better off than you were, are they not?—Yes.

14334. And you lived upon 8*s.*, you would have been able to save 5*s.* a week out of it?—Well living, it was not living at all, it was not a living, sir, it could not be called so.

14335. I do not say that you would have saved the whole of the 5*s.*, or that it would have been right to do so, but if you could manage to live, poorly as you did live, upon 8*s.* a week, surely a healthy young fellow now, who gets nearly double, could save twopence a week?—Well, he might do so, I did not say that they could not. My ideas are, that when a man has a family, and I cannot alter my opinion on that, because I have proved it, and I know what it is, I cannot see how he can make provision in every way. You see, if they make provision while they are young, they pay into their club to maintain themselves while they are young if they are ill, or for accidents, or anything of that kind, and pay for their doctor, and a great many of them insure their children; there are all these twopences going out, you know, for those things.

Club payments and insurances.

14336. What do they pay to their clubs?—Well, they pay a shilling a month, about a shilling or fifteen pence a month, I think.

Mr. Chamberlain—continued.

There is a great many in the Prudential, making provision for their children in that way.

14337. What is the provision which they make for their children?—Well, they pay so much a week, it is provision if they die, or anything of that kind.

14338. Yes, it is a provision for death, it is not a provision for the children if they live?—One of my sons has insured me, my son who lives in Lancashire, he is rather in a better position than the others; he has insured me that I would not be any burden; he has insured me for 10*l.*, I think, and he pays it, I do not pay it; he pays it for me.

14339. Where a poor man, who is over 65, comes to the parish, and they find out that he is getting something from his club, do they take that into account in making him an allowance?—Very little allowances, they make very little indeed. I have known people who have been ill for weeks, and have not had a penny, only their 8*s.* a week; they have not had a penny extra from anywhere, only their 8*s.* a week from their club, if that is what you mean.

Mr. Chamberlain—continued.

14340. What I mean is this, that supposing a man has, we will say, 3*s.* from his club, and he cannot live upon that?—No.

14341. And therefore he comes to the parish and he asks for assistance?—Yes.

14342. Would they give that man the same assistance that they would give to a man that had nothing?—I do not know that I have heard of any case where they have gone to try; they have 8*s.*, and when that is run out they have the 4*s.*, and when the 4*s.* is out they go on for assistance; I do not know that they go any other way; I do not know of any in my own parish doing it.

14343. You do not know of the two things running on at the same time?—No, I do not, sir; I know that while they continue the 4*s.* a week they are not a burden on anybody else.

The Witness withdrew.

Mr. John F. Ladd, called in; and Examined.

Chairman.

14344. Where do you live, Mr. Ladd?—Swan-lane, Sellinge, near Hythe, in the county of Kent.

Occupation and position.

14345. What is your occupation?—My occupation at present is that of a wood dealer; I buy a little underwood that stands on the ground, and provide myself with my own work a good deal. I am in an agricultural district, and suffering from chronic bronchitis. I am not able to go and take work with a lot of strong able-bodied men; I do a little piecework for farmers as they require it that I can do.

14346. Were you a carpenter before?—No, my Lord; I have not been a carpenter, only I do a little that I have learned myself at woodwork when I am asked to do it.

14347. Did you ever follow any manual occupation?—Yes, I have been through a great many occupations on a farm, my Lord.

14348. Of what sort?—Of harvest work, hoeing; I have gone to mowing, and I have gone into various kinds of haymaking, turnip hoeing, and all those kind of things.

14349. Were those in the nature of odd jobs, or had you regular employment on a farm?—I had no regular employment.

14350. Never?—Never regular employment beyond three or four months in the summer occasionally.

14351. What is your present age?—Forty-five years.

14352. You are connected with the London and Counties Labour League, I believe?—I am.

14353. In what capacity?—My capacity is as auditor to them.

14354. And do you come here to day as representing their views?—I do, my Lord; they have appointed me as such.

14355. What is the point that you wish to press upon the consideration of the Commission?

Chairman—continued.

—The point I think I referred to in my letter to the Secretary, my Lord, was the inadequacy of the relief granted at present to the out-door pauper in the district in which I live, particularly, the amount as at present granted to those who are receiving out-door relief.

Elham Union, amounts of out-relief too low.

14356. Now, you will confine your remarks, if you please, to the old people?—Yes, to the old people, my Lord.

Mr. Pell.

14357. May we know what union?—Elham, sir, in the county of Kent.

Chairman.

14358. What is the allowance usually made?—2*s.* 6*d.* a week each person, my Lord.

2*s.* 6*d.* a week.

14359. Is that the average?—That is the average amount.

14360. Is any difference made on account of advanced old age?—No, my Lord.

14361. Do you know how much is given in the case of a husband and wife, both old people?—Yes, I have some living next door to me at 5*s.* a week, the two.

14362. Is it all given in money or partly in kind?—In money my Lord.

14363. Is Hythe a union?—Hythe is a parish attached to the Elham Union, it is within the area, Elham is the union district; Hythe is one parish, Hythe is the postal address.

14364. Have you got with you the number of those who are in the union, who are in the workhouse, and the number of those who are receiving out-door relief?—I have not got the return of those.

14365. What is the sort of allowance which you think ought to be given to those who are relieved out of doors?—We think that a sum of something like 5*s.* per week should be given to those who are out, to those deserving cases, persons of old age who have not in any way

Should be doubled.

Chairman—continued.

misconducted themselves, so that they might live with their children, instead of being compelled to go to the workhouse.

14366. Who is to judge who are the well conducted and who are the badly conducted?—I think the person that is appointed guardian of the parish should know really who are those that have conducted themselves well or not; he should be acquainted with the people generally.

14367. Is the line always sharply drawn between a well conducted man and an indifferently conducted man?—It is not.

14368. I suppose you would expect to hear a great many imputations of favouritism, would you not?—Well, I believe there are those.

14369. How do the poor people get on with only half-a-crown a week?—Well, that is a question that I hardly know how to answer myself. It seems to me they manage, but they receive in the parish, particularly in which I live, speaking distinctly from the union at large, there are some charities allowed occasionally; they get a little relief in that way and that helps them.

Supplemented from local charities.

14370. Are those endowments public charities, or are they private charities?—Public charities.

14371. Are they considerable?—They only amount to a few shillings a year, my Lord, there are a few shillings given in money and a few hundredweights in coals.

14372. Doles?—Doles.

14373. Who are they administered by?—By properly appointed trustees.

14374. Do you know who the trustees are?—I know the trustee of one charity is Frederic George Crow, a gentleman living in the Isle of Thanet, and a man by the name of Ames, a retired builder, in Sellinge, is a trustee of a charity.

14375. Are the charities fairly administered with regard to the wants of the poor people?—I believe they are.

14376. But that does not amount to much?—It does not.

14377. And that hardly explains how they could possibly live upon half-a-crown a week?—I do not know how it is that they do live unless their friends help them.

Means and expenses of outdoor poor.

14378. Do you know many of these people who are receiving this outdoor relief?—Yes, I could give you the names of a number of them.

14379. I do not want that, thank you, but you know a good many?—I do.

14380. Do they seem to you to suffer from poverty?—Some of them have. I think, perhaps, a few of them have been a little thrifty, and have saved a few pounds; that perhaps helps to keep them now, with the assistance of that which is given them from the parish.

14381. Do they usually live in their own cottage, or in their own room in a cottage, or how?—Yes, they do as a rule.

14382. What sort of rent do you suppose they pay out of the half-a-crown a week?—Well, some people—we have one old couple renting a cottage now at the present time—about 2*s.* or 2*s.* 6*d.* a week, but they sub-let part of it to another person.

14383. But that is a case where they are receiving the 5*s.* a week?—Yes, it is.

Chairman—continued.

14384. And out of that they pay, you say, 2*s.* or 2*s.* 6*d.* a week, and they get something back from a lodger?—Yes.

14385. Take a simpler case, take the case of a single old person?—I have one single old person living within 100 yards of myself that is receiving 2*s.* 6*d.* per week from the union; but at the same time, if not totally, is almost blind, and receiving 2*s.* from a blind society, and on that account she lives with a woman who has offered to take care of her, and so I think is tolerably well provided for on that.

Assistance from children.

14386. Do any of these people receive assistance from their children?—I think they do a little.

14387. Have you ever heard a complaint as to the manner in which the assistance of children towards their parents is enforced?—Yes, I have heard complaints as to the manner of enforcing assistance from children to parents in cases where wages are low.

Sometimes harshly enforced.

14388. Are there cases which appear to you to be hard and unfair?—Yes, I have known cases that have been before the Ashford Police Court, that have appeared in the papers in which a man who has not been earning above 12*s.* or 13*s.* a week, with a family, has been ordered to support his parents.

14389. To support them absolutely, or to contribute towards their support?—Well, to contribute towards their support.

14390. You have known such cases?—I have known such cases.

14391. How long since?—Well, we hear of such cases perhaps occasionally, once or twice during the year.

14392. Was it from a newspaper, or from your personal knowledge?—These are cases that come from the Ashford Police Court.

14393. I attach a great deal of importance to anything within your personal knowledge, but do not much mind what you may have seen in the newspaper?—I am not aware of any case particularly, not within the area of the Elham Union, in which a child has been summoned to contribute towards the support of his parents.

Wages.

14394. What is the rate of agricultural wages in your district?—Fourteen shillings and 15*s.* a week.

14395. Have they anything besides that in the way of larger earnings in certain periods?—There are some that have a little more work in the summer, and there is a little extra in the harvest, but not so much as there formerly was, because of the machinery that has been introduced; and a great many of the farmers have laid the land down to grass, so that the labour has not been so much required.

Refusal of outrelief.

14396. Is there any other point that you would like to press?—I have nothing particularly to press, my Lord. I might mention one or two cases in which I have known persons who have been refused outdoor relief. I know a case of a person, a widow woman by the name of Beer, who within the last 12 months has had her 2*s.* 6*d.* a-week taken away. She is living with her son, who is in precarious employment, and he is not an able-bodied man; he has had the misfortune to lose a leg. They paid the relief until within these last few months, and now, at the age of 81 years, it has been stopped.

Chairman—continued.

14397. Do you know the reason they assigned for stopping it?—I do not.

14398. Did she have her relief when she was living with her son?—Yes; she has lived with him the whole of his life.

14399. Are the circumstances now the same as they were when she got her relief first of all?—Yes, exactly the same.

14400. And how many years has she had it?—Nearly 10.

14401. There must be some reason, although you have not been acquainted with it?—Well, it is a difficult matter in inquiring into those cases to get hold of the reason, my Lord. I know another case of a man named Hart, at the age of 65, for sickness was refused relief from the parish, because he was receiving 1*s.* a-week from a local benefit society.

14402. Did they consider that 1*s.* a-week was enough to support him?—I do not know. The woman went out and did a little charing and such work, and they refused to allow it, but the particular grounds I could not say.

14403. Is there anything else you would like to say?—I have nothing more beyond, as I said, that we think *5s.* a-week each would be a fair sum to provide them with relief outside.

Mr. Hunter.

Tribunal as to aid from children.

14404. With regard to the Ashford Police Court, is there a stipendiary magistrate there?—No.

14405. Are the magistrates Justices of the Peace?—Yes.

14406. I suppose they would probably be ratepayers?—Yes.

14407. And perhaps large ratepayers?—Yes, sir.

14408. Do you think it desirable that large ratepayers should adjudicate upon cases of that kind; you do not happen to know how we do in Scotland, do you?—I do not.

14409. You do not know that we do not allow justices of the peace to adjudicate on matters in which they are interested like that?—I think that, as a rule, persons who are disinterested, whatever they did, would be accepted with more favour.

14410. Would it not be better that the jurisdiction should be transferred to the county court judge, or some impartial person?—Yes, sir, I think it would.

Mr. Humphreys-Owen.

Village club.

14411. What clubs have you in your parish?—We have a local benefit society established in the parish, held at the village public-house.

14412. Are you a friendly society man yourself?—Yes, I am a member of the London and Counties Labour League.

14413. Is that a friendly society?—It is a friendly society.

14414. Do you happen to know anything about the Table of Benefits and Contributions, whether they have been certified by an actuary?—Oh, yes.

14415. I am speaking now of your club, the one that meets at the public-house?—No. It is established on the principle of sharing-out and having a dinner once a year.

14416. What becomes of the old men in that club?—Well, the old men, as a rule, pay as long as they can, and then they leave off paying. A good many of them, when the time comes that they are not able, receive parish relief. As long as they are able to work they keep paying, and in illness they get 10*s.* per week, or 12*s.* per week for 15 weeks during the year.

Mr. Humphreys-Owen—continued.

14417. When they are no longer able to pay this they are out of the club?—I believe it is voluntary on their part principally. I have not the rules of the society as regards the old men.

14418. Are they entitled to any regular old age pay?—Not at all, sir.

14419. And I suppose after a certain age, when a man is too old to contribute, he simply goes out of the club altogether, does he not?—Yes. Virtually the club is really reconstituted every year.

Friendly societies.

14420. Exactly; then you have no permanent clubs of any Oddfellows or Foresters, or Rechabites?—We have, and a good many men living in the village in which I live belong to these societies.

14421. What is the average rate of wages in your village?—Fourteen shillings and 15*s.* a-week; some farmers are paying 14*s.*, and some are paying 15*s.* a-week.

14422. Do you happen to know what the payment to a Foresters' Club is?—It is on a graduated scale of age, according to the age at joining; if a young man joins at 20 he pays 6*d.* or 7*d.* a-week, and if he is an older man he pays so much more in proportion.

Foresters' old age pension too costly.

14423. You have not heard any talk of having any superanuation pensions, have you?—A scheme was considered some years ago by the Ancient Order of Foresters Society; they prepared a scheme of superannuation for their members; but it was not considered practicable on account of the amount of contributions that each man would have to pay.

14424. They could not afford it?—They said they could not afford it, as it was calculated that a young man starting at 20 would have to pay 21*s.* or 22*s.* per year to secure *5s.* a-week after arriving at the age of 65.

14425. That is in addition to his payment for sick pay?—Yes.

Workhouse: guardians humane.

14426. About the workhouse; is there reluctance to go into the workhouse?—I am very happy to have to say that we have got some very humane guardians, men that are striving their utmost to do what they can for those inside, but there seems a reluctance generally to go inside on account of the confinement.

14427. What do those humane guardians that you speak of do to brighten up the lives of people in the workhouse?—They visit the workhouse to see how things are prepared, and they do all they can to make provision for the comfort as far as they are able, consistent with the support they get, of those that are there.

14428. You could not tell us the details of how they provide for the comfort of the old people, could you?—I could not; I have no means of visiting the house; we get a report of the Board of Guardians in the papers as I hinted just now, every week.

Discrimination.

14429. Have you thought at all whether it would be possible to discriminate between the

Mr. Humphreys-Owen—continued.

deserving and the undeserving old poor?—Yes, I have thought of that, that it would be possible, because I have thought that there are those who have been addicted to drinking habits, and perhaps are brought into destitution partly from their own indiscretion, that there should be some discrimination, and have thought that a properly appointed person as guardian, who knows the people in the parish, would be able to discriminate between those persons.

14430. In some cases it has been found, where the guardian of the parish has a powerful voice in that kind of discrimination, that he favours his own fellow parishioners unduly, takes too sanguine a view of their character; do you think that that is to be at all apprehended?—Yes; there is that, perhaps, to be feared.

Pensions and out-relief for aged.

14431. Have you ever thought of any means by which that could be checked?—Well, the question of pensions for the aged poor, being comparatively new to me in the light in which I view it now, I have not ever thought it out in the matter.

14432. Have you ever thought of the suggestion that the pension should be a charge upon the rates of the parish, while indoor relief should be a charge upon the rates of the whole union?—No; I do not know by what it could be effected. I am not acquainted sufficiently with the matter.

Mr. Loch.

14433. Did you have any idea that the 5*s.* a week should be paid to old people of a certain definite age?—No, sir, not at a definite age, because there are some old people who are gifted with a stronger constitution than others, and are able to earn a living up to a comparatively older age than another person. I do not think that a definite line ought to be drawn in that case, because where a person is able and is willing to work I think he does not like to be the recipient of charity generally if he is able to provide for himself.

14434. And so you mean that when it came about that outdoor relief was asked for you would just simply have a larger amount given?—Yes, sir.

Out-relief and rent.

14435. The present outdoor relief, the small sums that you have referred to, do they do more than just pay rent?—I can hardly imagine sometimes how they do it; it has been a question I have often asked myself as to how they managed with it.

14436. I did not quite mean that, but does the outdoor relief, the 2*s.* which is given, simply amount to the payment of rent by the guardians?—In some cases; we have a case I know, as I mentioned just now, of an old man and his wife that are paying about 2*s.* a week rent and are receiving 5*s.* a week, half-a-crown each, parish relief; well, they are sub-letting a room and getting part of the rent back again.

14437. Still the amount that they get from the guardians would not very much more than cover the rent that they pay?—Very little.

General views on out-relief.

14438. If there was this assurance that all what I may call better class men and women should have this sum of say 5*s.* a week, do you think that the people would save as much as they are in the habit of doing now?—I think they would.

Mr. Loch—continued.

14439. And when you referred to the cases of persons who had committed some fault or were drunken or something of that sort; did you mean that those cases should go into the house and not have outdoor relief?—Well it is a case that wants thinking out. I think sometimes if outdoor relief were given to those persons who were addicted to drink, it would not benefit them much, for that is a failing that takes as much hold of a person in his old days as it does in his young, and he would not receive the benefit that the giver intended it should be.

14440. Would you be inclined to let those cases go to the house?—I would be inclined to let the local authorities deal with them, to enable them to give the best support for those as they stood in need.

14441. There has been no complaint about the indoor relief in your place?—I have heard no complaint at all.

Mr. Booth.

Small casual earnings allowed.

14442. Do the outdoor paupers earn money or do the guardians refuse to give to those who are earning money?—As a rule the guardians refuse to give while they have any means of earning any money. They will allow a woman to do a little work, a woman who is able to go out and do a little charing in receipt of parish relief; they will allow a woman to do that; I have never heard of any refusal in that direction, where the man's wife has been able to go and do a little work, nursing or washing or such a thing as that to earn a little money in that way; that is done and the relief has not been disallowed.

14443. Supposing an old man was to work in somebody else's garden and got a little that way would that be objected to?—No, if he were able to do that, I do not think there would be very much objection to it.

14444. Small casual earnings?—Small casual earnings, yes.

14445. You suggest that more should be given, that 5*s.* should be given, but would you take into account the circumstances of each individual case and give them more or less according to circumstances?—Well probably it might be well to do so. The cases that I happen to have around me at the present time are those that are really deserving, that we have not had the necessity to discriminate on another point on which they were not so deserving.

Aid from children.

14446. I was not referring so much to questions of desert as to questions of necessity; supposing an old woman could get some assistance from her children?—Yes.

14447. Would you then reduce the amount given, would you give the full sum only to a woman who had no children or no assistance from her children, and a smaller sum to one who did have assistance from her children?—I should not be inclined to reduce the sum very much unless the children were in a great deal better circumstances, and, taking purely the agricultural labourer with his family, I should think that even if the children agreed to render what assistance they could it would not be sufficient to warrant a reduction in the amount.

Mr. Booth—continued.

14448. You would wish the old people under those circumstances to be a little better off, to benefit a little by the efforts of their children?—Just so.

Mr. Broadhurst.

His own earnings.

14449. You work every day for your living, Mr. Ladd?—I do, sir, when my health allows me.

14450. And at unskilled work?—At unskilled work, yes.

14451. You are a man not earning more, I suppose, as a rule, from your wages than 1*l.* a week?—No, sir, I do not earn that as a rule.

14452. Your position as auditor of your union is an occasional duty?—Yes. When I was asked that I thought you understood, as to my position in connection with it, that that is only an occasional duty once a year to go through the accounts to see that they are correct.

14453. Your income from that would not be more than 10*l.* a year. I suppose?—No, it would not amount to that, clear of my expenses.

Pension schemes.

14454. Have you considered any of the pension schemes that have been propounded to take the place of Poor Law relief?—Well. I have considered some of the schemes. I looked on the one mentioned just now as enumerated by the Foresters some years ago, and I did not consider that that was workable for a labouring man, and I only had the pleasure of listening to Mr. Chamberlain this morning to know what his scheme was. I had never seen it, and I was not able to look fully into it, but from what I gathered from what he said this morning I think it was within the reach of a labouring man to try and do something towards it.

Out relief.

14455. Do you find any feeling in your district in favour of some scheme of pension instead of out-door relief through the rates, some scheme of State pension?—No, I have never heard it mooted in the district; the question of giving more as out-door relief in the form which I have before suggested has been mentioned by those, the collector of rates and others in the parish in which I live.

14456. They give out-door relief liberally in your Union, do they?—They give out-door relief, they do not as a rule press to go into the house, they give a little amount, half-a-crown a week.

14457. They give outdoor relief freely; but the scale is considered insufficient?—Yes, they give it freely. We hear cases of some unions where they offer the house instead of outdoor relief, whereas, if a person applies for outdoor relief in our district they get it without the offer of the house.

14458. What do you think would be a fair allowance for a decent man and woman?—A man and woman, 10*s.* per week; 5*s.* each.

Provision for old age not popular.

14459. And do you think that a scheme whereby the labourers would be requested to make yearly contributions; do you think that that would meet with any support?—Well, I am afraid they would want educating somewhat up to it, for it is a question that has not been considered, and it would be comparatively new in an agricultural district.

14460. With regard, I suppose, to the sick societies; it is a different matter?—Yes, it is.

Mr. Broadhurst—continued.

14461. Because they might want that, say, to-morrow?—Yes.

14462. But 65 years of age is a long way off?—Yes.

14463. Is that the point of difficulty, do you think?—Yes. We have, we should have a difficulty in some cases with that; there would be some who would say: "I am not going to provide for that that I might never want;" they look at it in that way.

Workhouse.

14464. You have not heard of any complaints from inside your workhouse as to insufficient food?—No, not for some few years; we have had a strenuous endeavour on the part of some of the guardians to improve the condition of things in the house, and I believe it is generally done so at present.

Wages.

14465. And the wages in your district are 14*s.* a-week, you say?—Thirteen and sixpence and 14*s.*

14466. Does that rate prevail in Kent?—In the western part of Kent and Eastern Sussex we find that it is only 12*s.*—12*s.* and 13*s.*; and in some places it is 11*s.*

Mr. Pell.

14467. You live at Sellinge?—I do, sir.

Endowed charities.

14468. Do you know what the amount of money is for endowed charities in your parish?—I could not tell you the amount, at present.

14469. You never concerned yourself about it?—Well, I have never been able to get at the true facts, or have not known the way, perhaps, to get at the true facts.

14470. You do not know that there is a return, which you can buy for a trifle, showing exactly how it is; however, it is stated here in a book which you will find almost everywhere, that it is 80*l.* a year, and that it is bestowed entirely on blankets, I think, and fuel; is that about correct?—That seems to me to be alluding to a return at present known as Fordreds Charity; it is given away in fuel, but the blankets have been discontinued some few years.

14471. I am very glad to hear it, whatever it is; is that charity generally confined to old people?—No; every *bonâ fide* working man has a right to a portion of it, and a widow woman or an old person has the greater advantage.

14472. Now if you men could agree among yourselves, as has been done in some parishes to my knowledge, to elect trustees or to get trustees to act in this way, that that money should be distributed in a way that the working men thought right and fair and most useful to their class, should you be inclined yourself to limit that 80*l.* a year to the assistance of the old, or would you still let it go to the young and able-bodied; I only want your opinion?—Well, I should not like to interfere with the present arrangement, as it seems to have given such general satisfaction throughout the village, the way in which it has been distributed; expressing my own opinion, I should not like to interfere with the present arrangement.

14473. They used to give blankets, but I suppose when the blankets got so thick on these young fellows' bodies they thought they would give up the blanket scheme?—I do not know anything about that generally; the scheme of

Mr. Pell—continued.

giving blankets was discontinued when the distribution of the charity came into fresh hands.

Chairman.

14474. Now they give an occasional 3*s.* worth of coal?—Yes.

Mr. Pell.

14475. And that is distributed to all the labouring men, I think?—But they have other charities that are not mentioned in that book, perhaps; there is a charity of 5*l.* a year expressly for the old people in the village in which I live, to be given in 10 doles of 10*s.* each.

14476. That is something additional, thank you. Well, now, you have not heard this question of pension schemes, either Mr. Chamberlain's or anybody else's schemes, have you, much talked about among the labouring people?—It has never been mentioned.

Dislike of annuities.

14477. Have you ever heard the Post Office Annuities mentioned among your class?—No, I have never heard them mention it.

14478. You do not know of a man who has put his money into the Post Office Annuities paying a small sum per week for 5*s.* a week when he is 65 years of age?—No; I am not aware of it.

14479. You have no friend that has done it?—No.

14480. Do you think that the people of your class, and it might be, indeed, of other classes, are disinclined to that form of applying their savings?—I think the disinclination may be traced a great deal to the want of education on the matter. It has never been brought before their notice sufficiently clear to be understood, and therefore I think that that is a great deal the cause of the indifference towards it.

14481. But suppose you made it perfectly clear, it would not be very difficult to understand, that if a young man put by a small sum per week he would be entitled, if he lived, as you said just now, to a certain annuity when he is old; in your class would people be inclined to make that use of their money, or would they rather invest it in a pony, an allotment, or a pig, and so be able to do whatever they liked with it whenever they wanted it; which do you think?—If I take the majority, I think the majority would be for keeping it themselves.

Mr. Henley.

Workhouse needed for helpless.

14482. We have heard here that some persons are in favour of doing away with the workhouse; what have you to say to that?—I cannot see my way clear to that, sir. I cannot see where it could be quite done away with.

14483. You would not be in favour of it?—I would not be in favour of it at present, unless some other arrangement could be made for those who are left destitute, and perhaps have no children that they could look to for any support or shelter whatever; that there must be some scheme provided whereby they could be attended to.

14484. Looking to the age of those over 65, I see you have had in your workhouse in the last return 65 men and 14 women, a total of 79; do you think that these people generally could be

Mr. Henley—continued.

provided for better than they are at present in the workhouse?—I am not aware that they could, because I do not know them.

14485. Have you ever been in the Elham Workhouse?—No, I have never been in as visitor.

14486. You do not know the infirmary there, which is built at the back of it?—I do not.

14487. But is there no place where they could be better provided for with greater comfort and care than they are in the present workhouse?—No.

Extent to which labourers can pay to clubs

14488. Then, following up the question which Mr. Pell asked you, do you think that the young agricultural labourer who is married can afford to pay out of his present wages more than into two societies, the Prudential and the Foresters or the Oddfellows?—No, I do not think he can.

14489. Do you think he can afford to pay a third payment, which would be a payment for old age?—Well, it would depend upon the amount that he was required to pay.

14490. Oh, but I am taking the two things; he pays now to the Prudential, which is a penny a week, and then he pays to the Foresters; you have told us that that is on a graduated scale; he begins when he is young; do you think that many agricultural labourers, married men, could afford to do anything beyond that so as to make a separate payment for old age?—I do not think he could at the present rate of wages.

14491. We have not heard exactly what the agricultural cottage rents are in your district?—Half-a-crown per week.

14492. That is upon wages of 14*s.*?—Yes.

Out-relief and club pay.

14493. With regard to your 5*s.* payment to the aged people, I gather from you that you would only give it to people who apply for relief; who are destitute, in fact?—Just so.

14494. You would not add it on to a person's club money?—Oh, no, not where they are receiving anything like 6*s.* or 7*s.* from the club.

14495. Well, I knew a case the other day where a man was in a club and he was getting 18*s.* a week; you would not give it to that man?—No, certainly not.

14496. Would you give it to a man who was getting 5*s.* from a club?—No, I do not think I would

14947. You would keep to the present law that a man must be really destitute before he receved your 5*s.* a week?—Is incapable of supporting himself.

Distribution of out-relief.

14498. In the Scotch words I think it is "are incapable and destitute." Have you heard any complaint of the way that the outdoor relief is administered to the poor by the relieving officers?—Not at all.

14499. Do they generally take it themselves to the cottages, or do they take it to a pay station?—Some of the cottages are in a direct route through which they travel, and in those cases they leave it with the persons themselves, but where the cottages, as some of them are, lying across a field or two which they cannot get at with a conveyance, it is left at a station, and they call for it.

14500. But they do not give relief in kind to the aged?—They do not in the parish in which I live.

Mr. Henley—continued.

14501. But in the union?—I think they do in some places, because there is the contract every quarter for outdoor distribution.

Mr. Booth.

14502. That might be for widows?—I do not know; that might be, but there is a contract that goes out every quarter.

The Witness withdrew.

Adjourned till Tuesday next, at Noon.

FORTY-FIRST DAY.

Tuesday, 20th February 1894.

In Committee Room A, The House of Lords, Westminster, S.W.

Present:

The Right Hon. LORD ABERDARE, G.C.B., Chairman.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

The Right Hon. Lord Playfair, K.C.B.
The Right Hon. Joseph Chamberlain, M.P.
Mr. J. J. Henley, C.B.
Mr. Albert Pell.
Mr. W. A. Hunter, M.P.
Mr. James Stuart, M.P.
Mr. A. C. Humphreys-Owen.
Mr. C. S. Roundell, M.P.
Mr. Charles Booth.
Mr. Henry Broadhurst.
Mr. J. J. Stockall.

Mr. E. Austin Browne, *Secretary.*
Viscount Morpeth, *Assistant Secretary.*

Mr. Alfred Roger Jephcott, Working Engineer, Hockley, Birmingham, called in; and Examined.

Chairman.

Position and occupation.

14503. Mr. Jephcott, you are a working engineer?—Yes, my Lord.

14504. You have filled, or are still filling, a great number of posts of public trust at Birmingham?—Yes, my Lord.

14505. Would you be good enough to state what those are?—I am a member of the Birmingham School Board, an artisan representative; a member of the Birmingham Municipal Technical Committee, elected by the City Council as an artisan representative; a member of the Birmingham Trades Council, representing No. 1 Branch of the Amalgamated Society of Engineers; and for three years I was a representative upon the executive of the National Independent Order of Odd Fellows.

14506. Would you be good enough to tell us what you believe to be the feeling of the working classes towards the Poor Law, as at present administered?—I understand you by that question, my Lord, to mean what the working classes feel with regard to the administration of the old-age poor.

Chairman—continued.

Poor Law too stringent to aged.

14507. Yes?—The feeling among the working classes is that it is too stringent; that more leniency should be shown to aged people; that they should not be called upon to enter the house where it is possible for them to spend their remaining days along with their friends, by having administered to them a better system of out-door relief.

14508. Is it your opinion that the number of persons who go into the workhouse is increasing?—It is my opinion that the number is increasing, and will increase.

14509. I will ask you some questions hereafter as to the cause, as to why you think they will increase; but you think it is increasing now?—I think it is increasing; the tendency is to increase.

14510. When you say that, do you include those who go into the workhouse and those who go to the infirmary?—In Birmingham it is somewhat exceptional.

14511. What is exceptional?—The infirmary from the ordinary workhouse. The Birmingham

Chairman—continued.

people do not view the infirmary quite so much as a poorhouse as it evidently is viewed in some parts of the country, owing to the guardians themselves making special provision, in a liberal sense, I must admit, for attending to their wants while they are ill; so that in Birmingham the admission into the infirmary does not have the tendency to degrade that the admission into the workhouse itself would have.

Infirmary regarded as different to workhouse.

14512. No; but we had before us, I believe, a very competent witness, Mr. Fothergill, who stated that the average increase in the number of those who were received into the workhouse was due to the fact of the great increase of those who were admitted into the infirmary; and it has been stated to me, that within the last ten years the accommodation in the infirmary has been increased from 500 to 1,200. Is that so, do you know?—That is true, but the accommodation in the infirmary before that increase was notably wanting, and the increase was made not only for present necessities, but for future necessities.

14513. But it is greatly frequented; I am not entering into the question of the policy, I am only dealing with the fact?—Yes, my Lord.

14514. It is greatly frequented, is it not?—It is.

14515. And the number of those who frequented it would appear on the return as persons receiving in-door relief?—I cannot answer that question directly, because I believe the returns are classified by the Poor Law officials of Birmingham from the workhouse separately to the infirmary.

14516. We have been told, we have had evidence, I think, to the effect that in large towns, where the attachment to homes is not so strong as in the country, where people are brought up in cottages and live there all their lives, whereas in large towns where people shift a good deal about from one lodging to another, and the attachment to a home is therefore weaker, that where the workhouse is managed humanely and decently there is, with respect to a considerable class of men, a considerable attraction towards the workhouse?—That may be so in towns where the flat system is in existence, where families reside together; but in Birmingham it is totally different.

14517. You think that in Birmingham there do not exist the same conditions?—There is a home tendency in the city of Birmingham.

14518. Do you think that workmen generally have homes of their own?—In Birmingham there are very few people, comparatively; very few people reside two or three families in one house, two it is rare; houses range from 3*s.* 6*d.* up to 8*s.* 6*d.* for the various classes of artisans in Birmingham, and probably to-day there are at least 10,000 houses occupied throughout the whole city and its suburbs. So that the whole tendency of Birmingham life is for each family to occupy a house, no matter how dear it may be for itself.

14519. And the lodger, I suppose, usually is an unmarried man?—Usually.

14520. Would you state what other reasons exist you believe for the unpopularity of the Poor Law, among the working classes?—My reason for thinking and believing that the Poor Law as administered among the aged is unpopular, is owing largely to the officialism attending it. I can give you an instance in point. A member of my society—the Amalgamated Society of Engineers—a superannuated member, fell ill; he was residing, and had resided for many years, with a woman who was not legally his wife, not legally in the sense that the law would recognise. He fell ill, and was taken to the infirmary. The parish officials demanded the sum of 7*s.* per week from my society for his keep there. When he died they buried him as a pauper, and then claimed from the society the funeral allowance that he was entitled to as a member. We objected to it, because the members of my branch felt that, although the woman was not legally married to him, she was purely entitled to receive through him the amount that was allowed for his superannuation, and with the consequence that, through her not receiving that, she was destitute, because she had depended upon that which she received from his society. That showed to the members that the officialism of the Poor Law system deterred to a large extent our members from having any sympathy whatever with the Poor Law system as established; and further, we felt that in a case of that description the man had made provision for himself in his old age and those who relied upon him, that it ought not to be given in relief of the rates, but should be given in relief of those whom we considered, at any rate, were legally entitled to them. Again, a man who was employed at the same establishment that I am employed, fell ill; that man was in receipt of 18*s.* a week; he was unable to obtain the services of a proper qualified doctor, while ill, because he was a married man with four children, and his money did not give him the opportunity that he ought to have. At his request I wrote to the parish officers asking for inquiry to be made, and the parish doctor to see him. The next day inquiry was made by one of the relieving officers. The relieving officer took the man to task for not being in a sick society, and told him he was not a fit subject for parish relief, and generally spoke very harshly to him. The man sent for myself, with the result that I wrote to the Chairman of the board of guardians. He caused inquiry to be made, and the outcome of the special inquiry he caused to be made was, that the relieving officer was called to account for the way in which he had treated the man on whose behalf the application had been made. Now, that man did not at the finish get the parish doctor; friends stepped in and provided him with a dispensary note in the Birmingham General Dispensary, and the West Birminghan Relief Fund, of which Mr. Chamberlain is President, provided him with money and food during his illness. These sort of cases, my Lord, make the working classes fight as shy as they possibly can, and as long as they possibly can, from having to come upon the rates under the Poor Law system.

Dislike of the Officialism of the Poor Law.

Hard cases.

14521. From the statements of these two cases I gather that you have two separate charges. One is the general principle of refusing to give relief to those who are receiving a weekly payment from the friendly society, and the other is

Harshness of refusing relief to those with club pay.

Chairman—continued.

individual instances of harshness and roughness of treatment; they are two special cases?—Yes.

14522. We will take the first. With respect to the general question, you know that the Poor Law, as it now stands, is for the relief of destitution. I suppose you could hardly say that as long as that principle is maintained, and that is the law which the guardians have to administer, that a man receiving 8*s.* a week is a destitute person?—That may be true, provided he only has himself to keep; but the working-men do not make provision in that sense, simply for their own keep, but because they have others depending on them, in case they fall ill, or become in a sense dependent on the parish, and the system of the workman is that he shall make provision not only for himself but for those who have to live with him.

14523. At any rate, the principle upon which the Poor Law has hitherto been administered would have to be modified before assistance could be given to men receiving 8*s.* a week either from a society or from funds which they themselves had saved?—I do not altogether see that, because the National Independent Order of Oddfellows have that rule, which has been certified by the Registrar, and which becomes force of law, that prevents any board of guardians attaching the money that the man would receive as sick pay, providing he came upon the parish as a lunatic or in any other capacity. We have the power to administer that money ourselves, and the guardians have no power whatever to touch it.

14524. Yes, but they have the power of refusing to give?—It may be in some cases; in the case of a pure ordinary illness they may have the power, but in the case of a man who becomes mentally deficient they would not have the power.

14525. We have heard in the course of our evidence that, as a matter of fact, in most cases the guardians do consider the fact that a man has insured his life, by taking into account half only of what he receives from his Society?—That may be so. I have never heard of it in connection with any trade society or friendly society I know of.

14526. The case of the woman who had not been legally married; had she gone through any form of marriage?—Not that we are aware of.

14527. Supposing that she could have proved that she had been legally married, what would she have received?—We could have made the provision for her out of this fund, because the man himself, before he went there, drew a kind of a declaration up, giving the branch officials authority to pay the money to her, so that we could have done that.

Case of money withheld from woman not legally married.

14528. I am not now dealing with this case, but generally?—Yes.

14528*. If a person had died under those conditions, leaving a wife—a legally married wife—what would he have received from the society?—If he had died under the conditions, he would have received 12*l.*

14529. She would?—She would, rather, providing she was not his second wife. I think in that case she would have received 7*l.*

Chairman—continued.

14530. Well, but do you recognise the principle that persons living as large numbers do, who are not legally married, ought to be treated as married people?—No, we do not recognise that. But it is a difficult matter to make men, working-men especially—I will not say especially—believe that when a man and woman have lived together, and have been true to each other through a long course of life, it is difficult to make men think that they are not married, in the eyes, not of the law, but of the Creator.

14531. That may be. But do you think that public bodies——?—No, no.

14532. Are not compelled to recognise the distinction between alliances that are legalised and those which are not legalised?—I would not, my Lord, say that public bodies should not recognise that, because that is the basis of morality and of law, I admit.

Mr. Chamberlain.

14533. In those cases, Mr. Jephcott, the guardians claimed from your society the amount which they would have paid to the man, did they not?—Yes.

14534. They did that in order to repay themselves for their expenditure?—Yes, that is correct.

14535. If they had not made that claim the man would have been able to arrange with you that the money should be paid to the woman living with him?—The branch would still have paid the money over to his representatives, and the guardians would not have touched it. It was only through an accident the guardians found it out.

14536. And your complaint is that by making this claim they deprived the society of the power of giving the money to this woman?—Yes, they deprived the branch of the power—I speak of the branch, not of the society—of the power of handing the money over to his representative, who was in this case the woman of whom I speak.

Mr. Roundell.

14537. Do you contest the right of the guardians to deduct the expenses of the man's funeral?—With regard to the funeral——

14538. In that case we are upon now?—In this case I do not contest the right of the guardians so much to deduct the amount of the man's funeral. My point was, that the man was buried, without notifying the society, as a pauper, and then the guardians came upon us for the amount of his burial. That was the point. We would not contest so much the guardians being recouped for their expenses in burying the man. We would pay them willingly, of course, as just men.

Chairman.

14539. Now, we come to the cases of individual harshness. Do you think they are frequent in Birmingham?—I do not, my Lord, think that cases of individual harshness are very frequent. The guardians, as guardians, do all they can to prevent their officials treating the poor with harshness; but there is an undoubted

Harsh inquiries of Poor Law officers.

Chairman—continued.

feeling—well, I am not able to particularise, only the cases of which I have spoken—but there is an undoubted feeling among workmen, and among the women portion of the working classes, too, that the officials treat them with undue harshness in making inquiry into their circumstances in life.

14540. In one of the cases that you mentioned when you brought the subject before the guardians, the guardians appear to have reprimanded the relieving officer for improper harshness?—Yes, my Lord.

14541. Did they do anything else than reprimand him?—No, they did not.

14542. Now, as to the inquiries, you say they are too harsh. Do you mean that they are uncivil in their manner, or that they adopt methods of ascertaining what a man's previous life has been, and what his means are, which, in your opinion, are too inquisitorial. What is the nature of your charge?—They may not be uncivil in their manner of speaking, but the inquiries that they make are very—well, what term shall I use—they are not calculated to inspire the respect that should be shown to the Board of Guardians or its officials. As I stated with regard to that man, they did not ask the man about his illnesses, about his position in life so much as to tell him that he ought not to be in that position; and that is the general feeling, that is the general spirit of the inquiry of the officials—not so much to find out if the man is really deserving, but to find out if it is possible that he shall not receive relief, because we working men in Birmingham always feel that the effort of the officials is not so much relieving the poor as saving the rates, and we always feel, whether we are justified in the feeling or not remains to be seen, we always feel that the Poor Law officers, at any rate, endeavour, first of all, to save the rates, and, secondly, to assist the poor.

Main object to save the rates.

14543. We have heard a great deal from various witnesses as to the necessity of discrimination in granting out-door relief; and many have urged that when you have ascertained the character and antecedents of a man, that if you find that he has led a decent, industrious life, he should be better treated than a man of a different character. Now, how are those facts to be ascertained without making the inquiries, which are, I daresay, very often distasteful to the individual?—I admit that inquiry must be made. My complaint is that the inquiry as to a man's position does not range over a proper length of time. The tendency of the officials is to inquire into the man's position at the moment rather than into his position for some course of years. I have found many men who have come in a sense on the parish, yet who before they have come to that position have been industrious—they have been careful men—but, owing to being out of work, and the attendant evils of being out of work, they have probably been made to do many things that they otherwise would not do while they were in full work, or while they were enabled to earn an industrious living. What I mean by that is this, that it is impossible for the Poor Law officials to

And do not inquire sufficiently into past life of applicant.

Chairman—continued.

judge of a man's character, to discriminate fairly between what a man is at the present time and what he was a few years before, without making inquiry into his character as to a previous life rather than the present one. It is possible to discriminate. I believe that trades unions can, oftentimes, and do, discriminate as to a man, whether he is a fitting subject for relief or not; and what, I think, the relieving officer should do, is, not to inquire just into the present circumstances of the man, but into the circumstances which led up to his present position, and they would find then that, in many instances that they now condemn, that, on the other hand, they would have to commiserate and pity the man.

14544. Still, what the guardians have got to deal with is, what a man's present condition and character are. He may, by misfortune, have been demoralised, and may, in consequence of misfortune, have led a different life to what he did when he was a prosperous man; but the guardians have to deal with the man as he is; they have got, in giving him outdoor relief, to consider all the circumstances—whether he is a sober man or a drunken man; whether the money is likely to go to the public-house or in supporting those about him, and so forth. That, I think, you must admit to be a necessary and inevitable part of their duty?—Yes; true. But, then, the guardians must inquire into a man's antecedents, if they are to get at the true position of the man; because he is out of work, and other circumstances, would make him appear actually what he has not been all his life—the man may have been industrious all his life.

14545. Now, with respect to outdoor relief, are you satisfied with the present mode of administering outdoor relief?—No, my Lord. I think that the administration of outdoor relief should be more liberal than it is. The amount paid by Birmingham for outdoor relief is 3*s.* 6*d.* That amount is impossible, on the question of food alone, to keep a person among his relatives on the outdoor relief. Four shillings is the very lowest which I should estimate—the very lowest which I should estimate would be the amount on which a man could be kept in food; and I am certain there is a great tendency among working men not to shirk their responsibilities with regard to their aged parents, but to accept them; but the precariousness of their occupation, and the fact that they are out of work themselves, very often prevents them being in a position to have the means to find, at any rate, the food for their aged parents. If it were possible for the Poor Law system to be more liberal in granting a little more outdoor relief, then I am certain the great bulk of the working classes would hail with pleasure the opportunity of their aged parents living with them rather than having to go into the house.

Amount of outdoor relief insufficient.

14546. Does that mean that in your opinion the moment a person was considered entitled to outdoor relief he should receive not less than 4*s.* a week?—I think not less than 4*s.* a week.

Chairman—continued.

4*s.* should be the least sum given.

14547. And that should be of universal application?—That should be the lowest; yes, the minimum.

14548. Is there any other cause for dissatisfaction as to the manner in which outdoor relief is administered?—Not particularly that I am aware of, except as I state.

14549. Is it administered with fairness?—Generally speaking, so far as my knowledge goes. Allowing for what I would term the wants of the system, it is generally administered very fairly, except, so far as Birmingham is concerned, I am inclined to think that the Irish receive more relief than the average amount of the Englishmen do there.

Given too much to squalid.

14550. What do you think is the cause of that; not because they are Irishmen?—No, no, not the least. I would not have myself understood in that sense; but because the very poor class of Irish come over from Ireland and settle in our great towns, the same as we are told the foreigners come; and they are not skilled workmen, they are among the very poor labouring classes. And it is impossible, necessarily so, for them to make any provision, of course, for their old age; and in greater numbers according to their population in the city they come upon the Poor Law relief of the city.

14551. Is it possible that their houses present an appearance of poverty and misery which is not found in those of the English residents in Birmingham receiving the same wages?—I was going to touch upon that. The mistake of the Poor Law inquiry lies largely in that direction. If a man has and endeavours to have, notwithstanding he is extremely poor, a decent covering over his head, a decent home, he does not seem so fit a subject for relief as a man who has wretched surroundings, a miserable home, and no furniture whatever in it; that man has a greater opportunity by the show of his poverty to obtain relief over the man who endeavours in his family arrangements to keep his house clean and comfortable, and to hold as long as he can his furniture together. There is that distinction that the Poor Law officials should remember and should endeavour to allow for in the various homes of the workmen.

14552. It would require, I suppose, a great deal of discrimination to allow properly for that difference, the difference between poverty and neatness, and poverty and squalidness?—It would require discrimination, but we, who are members of friendly societies and trade societies, discriminate between our steady workman and our improvident workman, and I am of opinion that if the Poor Law officials went with the same spirit of inquiry that the working men go with in connection with their various societies, they would be able to discriminate far better than they do.

Societies discriminate more justly.

14553. I suppose that working men have a considerable advantage over a relieving officer in the fact that they are better acquainted with the circumstances and character of their fellow workman than a relieving officer can be, who is brought perhaps for the first time into communication with the applicant?—That is true to a certain extent. We are very much scattered

Chairman—continued.

in Birmingham, at any rate in our trade societies, and we oftentimes have to inquire into the antecedents of a man of whom we know nothing. And with regard to the officials, they are classified in districts; the Poor Law officials, and nearly everyone in the district knows who a man is, and he knows plenty of them that know who he is. He did not come to them as a stranger, unless, of course, he necessarily is a new man.

One-third of pauperism only due to misconduct.

14554. Have you formed any estimate as to the proportion of old age pauperism which is attributable to misconduct on the part of the applicant?—I do not think there are above, at the outside, one-third of those who have Poor Law relief who are in the sense that you spoke of.

14555. Does that include all who receive Poor Law relief, whether in the workhouse or in the infirmary, or out of doors?—I think so.

14556. Do you think there are as many as one-third if you take in all classes of paupers who are in that position in consequence of drunkenness and other forms of misconduct?—There would not be above one-third.

14557. Has that number ever been estimated as greater than one-third?—I cannot tell that. I have not read the Poor Law officials' Returns upon the subject, so that I am not able to tell what estimate really the Poor Law officials make.

14558. Here we have had evidence as to the proportion of those who receive relief in consequence of previous misconduct, but I think it has been almost entirely limited to the inmates of the workhouses, and the estimate does not apply to the whole body of paupers. You have not looked into that question?—No, I have not been able to find out that.

Power of saving for old age.

14559. Do you think it is the duty of a man, as far as he can, to make provision in some form or another for old age?—Yes.

14560. I suppose you would limit that by the amount of his earnings?—Well, it would necessarily be limited, first of all, by the amount of his earnings, and, secondly, by the size of his family.

14561. What limit would you place?—The amount that he could save, do I understand you?

14562. No, I mean what amount of wages, do you think, would, generally speaking, enable a man to make some provision towards his old age?—Men in Birmingham?

14563. Places like Birmingham?—You refer, of course, to a man joining a trade society or a friendly society, and making provision in these societies?

14564. No, I want you to answer the question generally. In a place like Birmingham what amount of wages should a man receive to enable him, if he is married, with a family, to make some provision against old age?—Not less than 25*s.* per week to be able honestly to make a provision, small it may be, for his wife and family.

14565. But as a matter of fact, do you not think that a great number of persons in Birmingham, working men who are earning less than 25*s.* a week are members of friendly societies or clubs of some sort?—It may be so in some cases, but not to a very large extent. There are men,

Chairman—continued.

in receipt, I know myself, of 18*s.* a week, married men, who cannot afford to join friendly societies. I do not think that we should find a great quantity of men at any rate, they would run out when they got married, who would be able to keep up "their friendly societies" much under 25*s.* per week.

14566. I suppose your answer refers to married men?—Yes, my Lord.

14567. And you would admit that an unmarried man with 25*s.* a week might spare something?—Certainly.

Early marriages.

14568. Is there any feeling with respect to early and improvident marriages among the working classes in your district?—I have never been able to get my fellow workmen into a discussion upon the point, whether it arises from an ignorance of the marriage laws or a disinclination to discuss such problems, I am not aware; but there seems to be a disinclination among those with whom I happen to discuss that question, that is the question of improvident marriages or early marriages.

14569. Do you think that as the standard of living has improved, which I take it for granted it has, and as the spread of education and the consequent increased intelligence of the people has enlarged, do you think that those effects have produced any influence upon the age at which marriage is contracted?—I think it will have that influence that it will make marriages later in life than they have hitherto been.

14570. Well, you would expect beforehand that it would do so, but have you observed yourself any tendency to act more prudently than in the past in that respect?—I should only be able to answer that question as to my own acquaintance, and not generally.

14571. Are you of opinion that the number of the aged poor, taking them at 60 or 65, who are receiving parish relief is increasing?—I am of opinion that it will increase, and because of the great stress of work as we arrive towards old age, the difficulty of men as they emerge towards old age is increasing year by year in their effort to get employment, and consequently there will be a greater liability to come upon the Poor Law for relief in their old age.

Those growing old less able to get work than formerly.

14572. Then you think that is a thing rather of the future; perhaps of the near future; than of the present?—Of the immediate future.

14573. I suppose one may put against that the general fact of improvement in wages, and also the greater cheapness of food?—That is true. But we have to remember that the increased competition for employment among working men makes it extremely difficult for aged men even to get the amount of money that would provide them with the food or with the comforts necessary. For my knowledge of the work in Birmingham in the factories is in that direction; that as a man gets up, even when he gets up to fifty; if he shows grey hairs in his head, it becomes increasingly difficult for him to obtain a situation, and consequently it makes his liability to come upon the Poor Law greater than it has been before.

14574. What are the trades in which that difficulty presses most strongly?—I could speak

Chairman—continued.

of my own trade, the Amalgamated Society of Engineers. I do know; and I have seen it, and I have heard it in my conversation of many men who have told us that they have been refused employment because they have been showing their grey hairs, and because they have been told that the employers wanted younger men than they are. And there is that tendency, from my conversation with men in other trades; generally speaking, I may say, that in nearly every trade that I have any acquaintance with, Where men work in factories there is the tendency not to employ a man when he begins to get up in years.

14575. Well, you mean not to take an elderly man into employment. But do they also get rid of men who have reached a certain age sooner than they used to do?—There is not the tendency to-day to consider old age services that there was years ago. Unless a man is specially skilled in the work that he is doing, he has as much liability of being dismissed from his employment as a man, say, who has been in the service not much above twelve months.

Trades unions and employers.

14576. To what do you attribute that fact?—I attribute it to the feeling, largely of employers, of the action of trade unions. But employers should not take that view of the case, because it is by the action of trade unions that the standard of work is kept up, that the competency of the workmen is guaranteed; and if the employers would only endeavour to meet the unions when any man who belonged to the union does not act straightforwardly to him, the feeling between the employer and the union would be strengthened, because the union would prevent that man acting dishonestly to his employer.

14577. I suppose, in your opinion, the employers look rather too exclusively to the fact that by the action of trade unions wages are kept up?—Yes; they look at it in that light, forgetting at the same time that the action of the unions has directly and indirectly been the means of saving the employers many thousands of pounds that they would have had to pay through the rates.

14578. The action of the unions has been directed towards keeping up the rate of wages in the case of those, who, from advancing years, are incapable of doing so much work as formerly?—That is substantially true.

14579. If so, the employer does not get so much for his money as he would if the man were a more vigorous man?—That may be also true. But we have to remember this, that if we allowed that man, when he arrived at a certain age, to work for less wages than what may be termed the strong and lusty, the employers would at once take the opportunity of causing a downward tendency to the wages of the general body of workmen. I answer this question, my Lord, of course, as a trade unionist, and as a workman.

Ageing members of trades unions not allowed to work for less than recognised minimum rate of wages.

14580. Would you like to enlarge upon that subject?—I would like to say, my Lord, with regard to aged men, my own society does not recognise men after a certain age accepting less than what we term the minimum rate of wages. We have no general rule, neither have we a

Chairman—continued.

local district rule, allowing a man, when he arrives, say, at the age of 60, to work for less than the ordinary rate of wages. If it does take place, it is usually winked at by those who are friendly to the man who is employed, and is not brought forward under the cognisance of the society's officials; if it were we should directly call that man out. On one occasion in Birmingham, when we raised our minimum rate, two or three years ago, from 32*s.* to 34*s.* a week, we allowed elderly men to remain in their employment, but if they came out and sought another situation, they would have to obtain the 34*s.*, and generally speaking, from inquiries that we have made, and from my own knowledge, the tendency is not to allow aged members to work below the recognised minimum rate of wages.

14581. Well, but what would happen if a master were to say, "You unfortunately can no "longer work so well as you used to; you can- "not do more than half the work you used to; "I cannot go on paying you the same wages as "if you were an able-bodied man, and therefore "if you do not take lower wages you must leave "my service"?—He would go upon the funds of the society.

14582. And what would the society do for him?—We should keep him while he was out of work, and in the case that you speak of, with regard to my own society, the man in all probability would be entitled to superannuation benefit, and he would be enabled to claim that then as a right.

Man thus losing work comes on union fund.

14583. Does that often happen, which I have supposed just now?—It often happens that when men get up to a certain year in life, when they get out of employment and are not able to get in again, we have many members of my own branch at the present time who find it extremely difficult even to get a few weeks work together, through their advancing years; but if they are not just upon the border line of their superannuation they go, of course, struggling along, with the assistance of the society, until they attain to that time.

14584. Have you made any computation in your society as to the age which your members attain?—Would you allow me to look at my figures, my Lord?

14585. Certainly?—I would like to say, before I answer that question, if you will allow me, that I have made inquiries in other directions with regard to men when they arrive at a certain age being allowed to accept less than the minimum rate, and I find from inquiry that the Stonemasons' Society do not allow their members under 60 years of age to work at a less rate than the able-bodied men.

Mr. Booth.

14586. Under 60?—Sixty, sir; but when they arrive at 60 they are allowed to make special arrangements with an employer who may take them on to work for him at a less rate. That seems to be the general run of trades societies. There may be few exceptions; and very few, I think, they are.

Chairman.

14587. Is it the case in your society?—In the case of our society, yes, it is, my Lord; and in the case of the printers' society, I believe, likewise. Now I will answer the question.

14588. What is the opinion, as far as you have ascertained it, of your fellow-workmen as to a system of old-age pensions?—The system of old-age pensions in my own society has not been discussed, because we have a superannuation fund of our own. With regard to the general question, apart from friendly societies, of old-age pensions, the feeling is one in favour of old-age pensions. Generally speaking, the feeling is in favour of old-age pensions. It is well known that Mr. Chamberlain's name is mentioned in this matter, and working men generally ally that gentleman's name with any scheme, or any scheme that is touched upon, the great objection that working men seem to express to the consideration of that scheme is the age at which they would come on superannuation benefit. The time is so great from when they can have regular employment to the time when they would come upon the superannuation benefit at 65 years that it makes them feel an objection to it in supporting it, because they feel that that age is too remote for them. But, even while I say that, there is a general feeling among men that I have conversed with that Mr. Chamberlain's scheme would be very useful indeed, and would be successful to a large extent, if only as an experiment of the question, to see whether it would not be possible that a national scheme should be the outcome of Mr. Chamberlain's experiment.

Old age pensions.

Feeling in their favour.

Mr. Chamberlain's scheme.

14589. Have you made any calculations as to how many men would be in a position to receive it by attaining an age of 65?—In my own society there would be only one in eight. The returns of 1892–93 are not issued yet. In my own society there was one in eight members who died over 65 during the year 1892.

14590. Is there anything in your occupation that is particularly trying and wasting to the human constitution?—No, I take it that my trade, generally speaking, is as healthy a trade as any, although it is manual, of course, to a large extent.

Members who live beyond 65.

14591. Then do you think that people would be content to subscribe all their lives upon the chance of their arriving at the age of 65, with the knowledge of that fact that you have just now mentioned?—There would be many who would subscribe with the probability of living to that, because we none of us know that we are going to attain old age; when we commenced paying we pay to it, it would be an unknown quantity what number would arrive at that age, so that it would be hoped that it would spur men on to pay, notwithstanding that the figures would show that only 8 out of 100 lived to that age.

Mr. Stuart.

14592. Is it 8 out of 100?—Yes; according to the last annual report of the Engineers' Society, of the members who died only one in eight reached the age of 65. That is the answer I intended to give, if I did not give it.

Chairman.

60 a better age.

14593. Have you ever heard a suggestion made that this payment should accrue at an earlier age than 65?—There is a feeling for that; the men think that they should arrive at least at the age of 60; 60 should be the age at which they should receive it.

14594. Of course they would have to face the fact that they would have to subscribe somewhat more?—Yes; we admit that fact, and that is why we are afraid that, generally speaking, nationally speaking, the scheme would not be successful; but there is a certain body of workmen who are exceptionally situated, who are very well paid, who would be enabled, and would feel disposed, to enter into a scheme of this description with the probability of being able to pay for it until 65.

14595. I suppose the people with whom you have conversed on this subject have been generally middle-aged people; people advancing towards old age?—No, I cannot say that they would be middle-aged people; they would be men, probably, from 25 up to 40.

14596. I suppose you would recognise the danger that, at an earlier age than that, say 20, before a man was married, with the desire to enjoy life so strong, and the want of proper prudence with regard to the future so prevalent, that you would have difficulty in getting young men to begin early enough?—We do not find any difficulty in getting young men to join a society; the difficulty we find is to keep them when we have got them; they join readily enough.

Young men would be anxious to insure.

14597. So we have heard; but your society offers many advantages before a man attains the age of 60 or 65; it is a system of sickness, and he sees, by the examples of all about him, that men are constantly in sickness, at a comparatively early period in life; but is not the case different when you come to deal with the question of a deferred annuity?—I admit that the time seems remote. But we look forward, as workmen who take an interest in these matters, to the spread of education and to a desire on the part of the workmen, with opportunities that are offered to them through a scheme of this description, to take the matter up and to carry it out.

14598. Then you are of opinion that a considerable number of young men would be found who would be prepared to contribute their portion to the payment required to ensure the pension under Mr. Chamberlain's scheme?—I believe there would be a considerable number of young men prepared to commence.

Friendly societies and scheme.

14599. A portion of Mr. Chamberlain's scheme supposes co-operation with the friendly societies?—Yes.

14600. What is your opinion as to the probability of the friendly societies co-operation in giving that effect?—My opinion is, that eventually the friendly societies will be brought into co-operation with some scheme of this description. The opposition to Mr. Chamberlain's or any other State-aided scheme previously has been an opposition of friendly societies, not so much to the schemes themselves, but to the official

Officials opposed to it.

Chairman—continued.

element that looks, or rather that objects, to State control. The working members of the society, I speak for my own, I do not speak for others; but the working members of my society, at least in a large degree, do not view with disfavour Mr. Chamberlain's scheme of assistance to friendly societies on the superannuation question. It is the official element that hitherto has applied a break wheel against any approaching the friendly societies towards Mr. Chamberlain, or Mr. Chamberlain back again; and I really believe that when the vast bulk of the members of my society understand aright the position that Mr. Chamberlain has taken upon this question, that the official element will have to either alter its tactics, or other men will have to be provided to carry out any scheme of superannuation that may be decided upon. Briefly stated, I would say that it is the official element that has prevented, either through their fear of State control causing them to look without any favour upon any State-aided superannuation scheme——

14601. Is what you call the official element hostile to it from a jealousy, which often is just and honourable, but which, in your opinion, in this case is misplaced—of State interference?—True. I would not say it was not just or honourable. It arises far more than anything from a mistaken notion that Mr. Chamberlain, or any other gentleman who may have a scheme of that description, desires to introduce State control with regard to friendly societies. Now, for my own part, I do not object to State control. The State has interfered on several occasions with regard to friendly societies, and on every occasion it has been not to loosen the foundations of the societies, but to broaden the base of their operations, and to make it possible that members can really rely on the promises that are made to them. The whole tendency of the State interference with the friendly societies has been for their good rather than to their detriment; and I do not think that the State, with regard to old-age pensions, would in any sense interfere with friendly societies carrying out their proper and legitimate work, but rather would support them in it, because we know it means saving in many instances the rates of the country.

Fearing State control.

14602. Are the opinions that you have just now expressed very widely entertained among members of the friendly societies?—My opinions I expressed at two conferences of my own society. At one conference I was defeated when a vote was taken; but in the Birmingham district I have visited our 12 lodges; I have discussed these questions with them, specially discussed them; and on no occasion has any member uttered any protest, or spoken in any sense adverse to Government or to Mr. Chamberlain's scheme, or to any other scheme of State-aided control; and I really believe, as I stated before, that the more this thing is understood, and when men will brush away the fear that they have of State interference, the more friendly societies will desire to co-operate with any body of gentlemen or any Government who may desire to introduce a State-aided scheme.

Mr. Chamberlain.

14603. May I ask you whether you did not make a slip just now? You said "Mr. Chamberlain's scheme of State-aided control," did you not mean Mr. Chamberlain's scheme of State assistance?—Yes; I meant it in that sense.

14604. Because mine does not provide any control?——

Mr. Henley.

Improvements made by guardians at Birmingham.

14605. I think you said the guardians of Birmingham, as a rule, were disposed to save the rates, and not to relieve the poor?—No, sir; I did not say the guardians. I said the system of the relieving officers seemed to be, first of all, to see how they could save the rates, and, secondly, to assist the poor. That is the tendency I expressed.

14606. Your remark did not apply to the guardians?—No, sir; not to the guardians, as guardians.

14607. Have you lived long in Birmingham?—All my life, except when I was born.

14608. How long?—Thirty-eight years.

14609. You must remember very well what the Birmingham guardians have done with regard to the poor of all classes. First of all, I daresay you remember that they bought a very good estate out in the country at Marston Green for the purpose of sending all their children out into the country?—Yes, sir, I know the place.

14610. Thus relieving the workhouse to that extent. Then I daresay you remember that the guardians built a large office for the purpose of giving better relief to the out-door poor, having a place for their relieving officers, and all other departments?—Yes.

14611. I daresay you remember the guardians provided an out-door dispensary for the whole of the out-door poor of Birmingham parish?—Yes.

14612. For the purpose of giving them better and quicker treatment. Do you remember that?—Yes, I know that.

14613. I daresay you remember that the guardians, finding that the medical officers, being engaged in private practice, did not devote sufficient attention to the poor, provided a staff of officers to devote their whole time to the duties of their offices?—Yes, sir.

14614. Then, I daresay you remember the new infirmary being built at the workhouse?—Yes, at Spring-hill.

Distinction felt between relief in workhouse and in infirmary.

14615. Is any distinction drawn between the infirmary and the workhouse by the people of Birmingham?—There is by the people themselves.

14616. Are you aware that the guardians, for the very purpose of preventing the infirmary being considered as not belonging to the workhouse, refused to make a separate entrance into the infirmary, and compelled every person to pass through the gate into the workhouse?—I am quite aware that there is not this separate entrance; but I have never heard, and I have not understood, that the guardians made two entrances for the purpose of making the distinction of which you speak.

14617. On the contrary, the guardians decided

Mr. Henley—continued.

that there should be only one entrance to the workhouse, including the infirmary, and the persons should all enter into that one gate, and have their names taken down as ordinary paupers, to prevent persons drawing any distinction between the infirmary and the workhouse. Were you aware of that?—No, I am not aware of it in that sense, although I know the entrance of which you speak.

14618. So that practically there is no difference between the infirmary and the workhouse, except that they are under a different staff of officers?—I admit that practically there is no difference; but in the mind of the workmen, or the women, who have to go to the infirmary, there is a great difference. They make a distinction which is very great.

14619. It is a distinction without a difference?—That may be; but still it operates.

Large sums spent on new establishments.

14620. Has not the complaint in Birmingham been that the guardians have spent too much money upon those establishments?—Upon the establishments, as distinct from the amount that they have spent upon the poor.

14621. Upon these buildings, including establishments; that has been the complaint?—Yes.

14622. But are you aware that the guardians have endeavoured to check the great influx of persons into their workhouses and into their infirmary?—I do not understand you hardly, in what sense you mean, except that you may mean that they have what I should term a roll-call throughout the workhouses as to the parishes that the various people belong to. I do not understand you in any other sense.

14623. I mean every year they have a revision committee, which generally extends over 14 days?—Yes.

14624. To ascertain whether there are any persons, either in the workhouse or in the infirmary, who ought not to be there?—I have always understood that inquiry has been not only for that purpose, but to apportion the people who are there to the parishes that they really belong to. I may be wrong in that assumption; but that is my opinion.

14625. Now, with regard to the outdoor poor, have you ever attended any meetings of the relief committees?—No.

14626. You have not?—No.

Complaints of relieving officers, not the guardians.

14627. You are aware that until lately the relief committees met five days a week, at nine o'clock in the morning?—I am aware of the system at present, where they work in sections or districts, but I was not aware of anything that took place years ago with regard to the system.

14628. Well, it has gone on for many years, so that we may assume that every poor man or woman in Birmingham who is destitute has an opportunity of being fully heard before one of those committees?—I admit that. But what the workpeople complain of is, not that they have to go before the committee itself, but the routine they have to go through before they get there. When they are before the guardians themselves, they, generally speaking, get a different system of treatment to what they get before they arrive

Mr. Henley—continued.

before the guardians. Their complaint is not so much against the guardians, as guardians, but against the official element, as official element.

14629. In fact, the relieving officers?—Yes.

14630. Well, the relieving officers can only do one of two things: they can either give an order for the workhouse between the meetings of the guardians, or they can relieve the people in kind up to the next meeting of the guardians. That is all they can do. So that every person has an opportunity, has he not, of going before these committees every week?—Yes, they have the opportunity of going before the committee; it is before they get before the committee of which we complain. They do not like the amount of what we usually term red-tapeism; the questionings they have to submit to, and the way in which the questions are put; they recognise that certain inquiries must be made; and while they do not want everyone to appear smooth with them, they do ask a little different treatment from the officers.

14631. It amounts to this, then: the inquiries made by the superintendent relieving officer, the cross visitor, and the relieving officers are too exhaustive?—They may actually take place, but, I think, in practice, they do not get all those inquiries. Before a man comes up for relief from the individual himself, the relieving officer generally reports, as I understand it, to the official, Mr. Fothergill, as the case may be, and he presents his report to the committee. It is the first man who visits of whom the greatest complaint is made, not afterwards.

As to manner of inquiry.

14632. You do not object to the conduct of the relieving officers, but to the very minute inquiries they make with regard to the condition of the poor?—I do not object to inquiry that is necessary.

14633. You do not?—I do not object to inquiry that is necessary. I object to the spirit of the inquiry. It seems to me to pre-suppose that you must not expect relief, and that you have no right to ask for it.

14634. But every person in Birmingham ought to know when they can get outdoor relief and when they cannot, because this printed paper which I hold in my hand tells everyone in Birmingham what classes may receive out relief, and those who will not be relieved except in the workhouse. "Single able-bodied men," we have nothing to do with them, "single able-bodied women, able-bodied widows without children, married women (with or without families), whose husbands having been convicted of crime are undergoing imprisonment." Well, they are not eligible, as a rule, for outdoor relief. Do you see any objection to that?—None whatever.

Regulations as to outdoor relief.

14635–6. I will take the others:—"Married women deserted by their husbands, whether with or without families; persons residing with relatives where the united income of the family is sufficient for the support of all its members, whether such relatives are liable by law to support the applicant or not; widows with children, during the first six months of their widowhood, if on the death of their husband they receive money from a club, which, in the opinion of the committee, was lavishly spent in mourning or funeral expenses; any person who fails to satisfy the committee that their destitution has not been caused by improvidence or intemperance." Now, is there anything in the "spirit" of these things—I think that is the word you used—that you think objectionable?—Yes; but when I used the word "spirit," I used it in the sense of the spirit of the man, not of the written words; the way in which the man makes his inquiry is the "spirit" of which I spoke, not the written words which the guardians issue. I have no objection to those inquiries, or to these statements laid down here. What we complain of mostly is, as I say, the spirit in which the inquiry is conducted, the word of mouth.

Mr. Broadhurst.

14637. His tone?—Yes.

14638. And conduct?—Yes; that is what we complain of.

Mr. Henley.

14639. Do you see anything to object to in these regulations?—Well, that would be impossible to answer straight off, and say I do not object to this, or I agree with that other, because I could not do it straight off. I would not attempt to give a definite answer.

14640. But I think you will admit the guardians of Birmingham have made every provision they can for due inquiry into cases of all persons who apply for relief?—That I do admit. I admit it.

14641. That they have made ample provision with regard to the medical attendance of the aged outside the workhouse?—Yes.

14642. That they have made excellent provision for all the sick and aged who may come into the workhouse, in the sick wards?—Yes.

14643. And it is only to the mode in which these inquiries are conducted in some instances that you object, I think?—I object in no measure to the system, and to the work of the guardians of the parish of Birmingham, as guardians. As the system is at present administered, I am really of opinion that there is no better workhouse or no better conducted system, generally speaking, than the Birmingham one is. What we, as working men, ask, is a different system of inquiry, and a greater consideration to old-age members, rather than dragging them into the workhouse. We ask, first of all, for more consideration to be given to the people when inquiries are made, and, secondly, an increased opportunity of aged men or women residing with their families, rather than having to go into the workhouse to end their days.

Out relief should be more readily given to the aged.

14644. And is that feeling widespread in Birmingham, do you think?—It is very widely spread among the workmen.

14645. And why are the guardians not turned out?—Because of the old system of election. When we have wider suffrage we may turn some of them out.

Mr. Pell.

14646. Just to come to the last question: you would wish to see guardians elected who

Mr. Pell—continued.

Value of popular election.

would be more liberal with outdoor relief, and less ready to resort to the test of the workhouse?—Well, my opinion, when we have guardians more popularly elected, is not that they will be elected primarily to spend the money of the ratepayers, but, first of all, to remember that the rates are provided for the relief of the poor, and make that their first consideration. If more money is spent, I do not fear but they will spend it properly; and it will be money well spent in the cause we have——

14647. Still if there is a more liberal amount of relief, it must come out of the rates. You do not contemplate it coming from anywhere else, I suppose?—Not in the least. But, if you would allow me, we working men say that while we help to make the wealth of the country, we do not have the opportunity that our more favoured brethren have of making a provision for ourselves like they do, and that consequently we are not so depauperised as some would attempt to make us, because our wealth has been conserved in another direction. We have not received it to the extent, but we have helped to produce it, and we are justly entitled to a portion of it without being termed, in its broadest sense, paupers, although we may not actually have received the money during our working life.

Working class entitled to aid from rates.

14648. Then, am I to understand you that a person who has reached old age after a respectable life, and who has been a person employed, I suppose, on manual labour, if he has not got that which might be considered sufficient for a comfortable existence, he has a right to have it furnished by the rates of the community. Is that what you are prepared to say?—If he has gone through a life of labour without having a sufficiency to make a provision, then I would not brand that man as a pauper, because it is his position that has made him what he is, and the want of opportunity, probably, has not made him better than he would be.

14649. That was hardly my question. My question was to get at your mind, whether you think, under the circumstances I stated, that man would get the right of relief?—I would say that a man after the life of labour that I have depicted would have a right without being branded as a pauper.

14650. But apart from that; we will not say a word about the branding?—No.

14651. And, therefore, if you hold that he has a right to relief, you would say that that would justify you in saying that he had a right to a pension, as one form of relief?—Well, not altogether. We assume a pension to be that a man has either received lessened payment in his salary, or by a provision made by himself for himself, along with other people, to be a pensioner after a certain time. I was assuming a man who had not been enabled, in any sense, to make provision for himself, who would be enabled to receive, more as a right than as a favour, a small amount of money to keep him in his old age.

Many cannot provide for age.

14652. Do you think there are many persons in Birmingham who are unable, apart from sickness, or bad constitutions, to make sufficient provision for old age?—I think there are a great many men that never receive more than 18*s.* a week all their lives.

Mr. Pell—continued.

14653. I did not ask that?—Well, they are not able to make provision, owing to the amount they receive.

14654. That was not my question. I do not know how far 18*s.* a week would go in Birmingham; I may happen to know how far it would go in country life. But my question was, do you think there are many persons in Birmingham now who are unable to make provision for old age without State assistance?—I could not answer that question definitely, I can only speak of my own acquaintance as to the quantity.

14655. That is all I ask. Well, what do you think?—From my own acquaintance, where I am employed, there are at least half of them do not receive above 18*s.* per week.

14656. You think that there are one-half that are unable to make any provision for old age?—Well, I could not say half.

14657. Well, to come back to my question; do you think there are many?—There are many. I could not give a definite answer to it, the trades are so various. We are not acquainted with all the trades that receive outdoor relief.

14658. I will come to the Amalgamated Engineers. Do you think among the Amalgamated Engineers, a class with which you certainly are well acquainted, there are many who are unable, as times go, to make provision for old age?—You see the constitution of our society would prevent them not being able to avoid coming upon the Poor Law in their old age, because of the superannuation scheme attached to it.

Superannuation fund of engineers.

14659. Is there anything to prevent, if I was a young man, and an engineer, my becoming a member of the society of Amalgamated Engineers, and thereby joining a society which would insure me wanting State provision in old age?—By becoming a member, you become entitled, after a certain length of time in the society, to a superannuation benefit.

14660. Without any State aid?—Without any State aid.

14661. Is there any reason why that excellent method and principle should not be extended?—There is this in it. Many societies do not receive the same amount of wages that we do, and many societies likewise have no superannuation fund attached to them, they are purely trade societies.

14662. Would you be in favour of seeing the extension of the superannuation scheme in other societies?—Certainly.

14663. You would be in favour of it?—Yes.

14664. Is it very exceptional; is your association rather exceptional in that way? I think I have been told it is, that there are not many societies that do make provision for old age?—I do not know many.

State should help when self-help is insufficient.

14665. Do you think the idea in Birmingham is spreading, that it is desirable among the workpeople that that provision should be made among themselves?—The idea is spreading, not altogether that the provision should be made among themselves, but that the State should recognise its duties to the workmen.

Mr. Pell—continued.

14666. That is to say, that the State, which means all of us, should do something for somebody else that he could do for himself?—Well, not always; he cannot do it for himself.

14667. No; but the amalgamated engineer can?—Yes; we did it at the commencement, before any question of State-aid was ever thought of.

14668. You made some reference to the condition of the old people in Birmingham now and what it formerly was. With reference to those remarks the Chairman called your attention to the great drop in the price of the necessaries of life and the rise in the earnings of the people. Now, do you consider that an old man in Birmingham is worse or better off than he was when I was a young man, 20 years before you were born?—The standard of comfort has undoubtedly increased.

Increased difficulty of finding work for the old.

14669. Yes?—But the old man is worse off, because the opportunities of following his employment are lessened. We have to recognise the great increase of machinery, which undoubtedly lessens the opportunity of a man following his employment, especially when he gets old; and, secondly, we have to recognise that the increase of machinery destroys to a large extent the skill of the man; it makes him more a machine than a skilled artizan; and that, likewise, has a tendency when he gets out of employment up in years to prevent him getting other employment, because he is not a skilled artizan in any sense, he is simply a manual workman.

14670. You think then that the introduction of machinery has had the effect of displacing the old men much more than the young?—That, combined with the feeling of the employer.

14671. That being the case, there is a smaller number of persons in the market to go and wait upon the machine. If you take out the old members of society as unable to attend upon the machinery, you then leave the machine to be attended by the young members. They are a limited number; they can put up the price of their wages, can they not?—No.

14672. How is that?—Because of the increased production of the machinery. Where one man could produce one article, one man can produce 20 now; so that while we lessen the number of workmen we largely increase the production.

14673. Supposing you had in Birminnham any of these—I will not say Mr. Chamberlain's, but any of the State-aided pension schemes, founded and in operation, there would be then, would there not, a number of persons receiving something per week beyond what they earned among the old people?—Do you mean members of friendly societies?

14674. No?—I hardly understand the question.

14675. I understand that the pension scheme—Mr. Chamberlain's, at all events, and, I believe, all the others—contemplate pensions for all old people—Yes; at a certain age.

14676. Well, then, my question was: if you have a number of old persons—persons above 60 we will call old people—with a weekly income not really from their own exertions, I was going to ask you, would not that have the effect of putting down the price of labour among those who are just below 60; men between 50 and 60?—I do not think it would to a large extent, because men, when they arrive at 65 years of age, if they follow a manual occupation, or a literary one, as a rule they are not very well able to compete in the labour market. The difficulty is so great of getting situations at that age that their competition is very little indeed.

Pensions would not depress wages.

Mr. Roundell.

14677. You have told us that the infirmary does not degrade men in the way that the workhouse does. Can you tell us, quite generally, what kind of arrrangements connected with the infirmary you have in view which distinguish the treatment there from that in the workhouse?—The Birmingham people (I speak, of course, of Birmingham), the Birmingham working people feel the infirmary as having been provided by the guardians, not so much to pauperise them as to make a centre where those who are not able to employ doctors themselves can go and get cured of their illnesses; whereas, if they went into the workhouse, that is an outward evidence that they have become paupers, as distinct from the feeling that they have that they are only temporarily in the infirmary simply for the purpose of overcoming an illness that may have overtaken them.

Infirmary regarded as public hospital.

14678. It is not, then, from any difference in the treatment in the two, do you mean?—Not so much, as I am aware of, of the treatment, because I cannot complain of the treatment inside the place.

14679. I think you were asked a good deal just now by Mr. Henley about the objection to the spirit of inquiry—the tone, the want of consideration for old age, and so on. If I understand you, you do not object to the exhaustiveness of the inquiry made by the relieving officers, but to the fact that their inquiries are directed not so much to relieving the poor as to saving the rates; is not that it?—That is it, to a large extent. I cannot tell you which week it was; but a few weeks ago, the amount spent—I believe I am correct—in relieving the poor in one week was 40*l.*; and the amount spent in wages to the relieving officers was 46*l.* I cannot tell just to the accurate figures, because I was not aware I should be asked these questions. But those are the things that tend to make us feel that the idea of the relieving officer is to save the rates rather than relieve the poor, because they spend more on themselves than they spend upon the poor.

Cost of administration.

14680. Then, you also told us that the friendly societies and the trade unions can and do discriminate. Can you tell us in what way they discriminate so as to be free from the objections that you attribute to the relieving officers?—If we have a man, who is an applicant, in our trade society for the benevolent fund, we depute one of our members to go and visit, not only him, if we do not know him well, because some of the members we very rarely see in our branches,

Mr. Roundell—continued.

but depute our members to make inquiries into that man's character, and his mode of living, whether he visits public-houses, or wastes what opportunity he has had in that direction; and we are enabled by the spirit of our inquiry to arrive at a truer conclusion, because we go with the spirit of inquiry that is very often absent from the official mind, and we are able by that means to arrive at a truer conclusion as to the man's real position, and to the reasons that have brought him to what he is. It is only the spirit of the inquiry that would prompt us to discriminate a right in a sense opposite to the official mind.

Discrimination in friendly society inquiries.

14681. Then you told us that in your opinion a working man was not able to join societies if his earnings were less than 25*s.* a week. Would you tell us what the rent of working men in Birmingham is; you speak of the married men?—I am not aware that I said they could not join under 25*s.* It would be a struggle for them to do it under 25*s.*, married men. I am not aware that I said that they could not.

14682. No; but it would be difficult for them?—It would become increasingly difficult.

14683. What is the rent that those men would pay, these married men?—That would depend partly upon the neighbourhood in which they worked, partly upon the number of children they had in the family. To a large extent it would depend on that. The average rental of the working man in Birmingham, I take it, would be about 4*s.* 3*d.* per week; from that up to 6*s.*, the average of the ordinary workman.

House rent.

14684. How many rooms do they have for that?—A house, say at 4*s.* 6*d.* per week, would have one room down and two rooms up; sometimes three rooms; they would be what we term attics.

Mr. Booth.

14685. One room and a kitchen?—Well, there ought to be one room downstairs. The waste-house would be several yards away from the house, several persons using it. Practically there would be only one room downstairs for 4*s.* 6*d.* a week.

Mr. Roundell.

14686. I think you have not told us how much the superannuation benefit in your society is?—Should you like all the amounts for the various years? There are only four amounts.

Engineers' superannuation fund.

14687. No; if you could give it us in a compendious form?—Twenty-five years' membership, 7*s.* a week; 30 years' membership, 8*s.* per week; 35 years' membership, 9*s.* per week; and 40 years' membership, 10*s.* per week.

14688. Then that depends on the length of membership, or does the question of age come in also?—A man must be over 55 before he can claim it.

14689. Then, coming to the old age pension question, you have said that you would wish to see an experiment tried?—Yes, sir.

14690. I remember some years ago the municipality of Birmingham wished to try an experiment in dealing with the liquor question. When you spoke of an experiment about Mr. Chamberlain's or any other scheme, did you mean it in that sense?—In the sense of the municipality taking the matter up.

Mr. Roundell—continued.

14691. No; I do not mean the municipality. I mean more generally whether you wished the State to try the experiment?—Certainly. I should desire the State to try the experiment; the State to undertake the experiment.

14692. Then you spoke about the co-operation with the friendly societies. Would there not be this difficulty of working such a scheme as Mr. Chamberlain proposes independently of the friendly societies, that there would be the annual payment that would have to be made for 40 years or so, unless it were connected with sickness benefits, which would give the person a continuous interest in the scheme?—You speak in connection with friendly societies?

14693. Yes; well, I was rather asking this; whether one of the difficulties of Mr. Chamberlain's scheme would not be that the person would have to pay 1*l.* a year for 40 years, or whatever it might be, on the chance of his living to the age of 65; and then, further, this, whether that difficulty would not be lessened if, as Mr. Chamberlain proposes as an alternative, the friendly society organisation were brought to bear where there would be the contribution to sickness benefits, and the continuous interest that the man would have all through his life up to 65?—That is true with regard to the portion appertaining to friendly societies. That is one of the reasons why I cannot understand friendly societies' opposition to the scheme. I feel that the portion relating to friendly societies would be of so great advantage, not only to the scheme itself, but to the friendly societies themselves, in keeping the members in, that it would go a great way towards making that portion of the scheme a success. The other portion, of course, we cannot answer until we have practically tested it, whether it would be successful or not, that is, those who pay outside the scheme; but if the friendly societies would tack on the portion relating to Mr. Chamberlain's scheme, I feel confident that that would be the most successful portion of the whole of that scheme.

Advantage to friendly societies of a State pension scheme.

14694. And if I may return to my former question, I gather from what you have just said that if it were thought fit to try the experiment in connection with the friendly societies that that would be a form of experiment that you contemplate rather than the more general scheme?—There you could not do it in that sense altogether, because there is a large body of men who do not belong to friendly societies, and it would not be a true test of the national feeling for old age if you simply decreed it to the friendly societies without giving those outside the opportuuity of doing likewise.

14695. Then just one question about the State control. The difficulty is about the official element in the friendly societies. Of course, the difficulty that they feel is this, that if the State is allowed to supplement in the case of the friendly societies, that it will be a requirement on the part of the State that the friendly societies should be actuarially solvent. How do you meet that difficulty?—I take it that it would only be the superannuation portion of the scheme that the Government would require that should be actuarially solvent. The Government, I take it, would not interfere with the sick portion of

Government control of insurance side of friendly societies.

Mr. Roundell—continued.

the scheme. The whole tendency of friendly societies to-day is to establish an actuarial basis for payment; and the basis of my own society and other societies to-day would be a certain success from an actuarial standpoint, as the Government scheme of Government superannuation would be, because they are all established to-day upon an actuarial basis; and I think it would be sufficient if, while those are established upon an actuarial basis the Government only interfered, and saw that the superannuation portion of their work was satisfactory to them. The Government does interfere now with regard to our work.

14696. But when you speak of an actuarial basis, it is on the basis of the actuary chosen by the society, and not by the State. The State, that is to say, has no guarantee that the actuarial basis is correct?—That may be true, but my feeling is that in all probability the same man whom we employ for actuarial purposes would be employed by the Government for the same purpose, because they are among the first actuaries for friendly society work in the land, and we feel that the same class of men would be employed to draw up their tables.

14697. But my question is, that supposing such a scheme were started, would not the State, would not the Government of the day insist upon their actuary being employed?—That I should have no objection to, so far as the superannuation portion went.

14698. Then put it this way: Supposing that the Government assured themselves as to the solvency of the superannuation branch, but did not interfere with the sickness and other benefits, supposing that the sickness tables were actuarially inadequate; how do you meet that difficulty?—We have found that practical difficulty in the past; that the tables have not been sufficient; but we have remedied it, and further, every man has a right in my society, and, I take it, in others, supposing the lodge or court that he belonged to ceased to exist through insolvency, to transfer his membership to the central body, and we should find that where a man was in for superannuation, that if his court or lodge failed him, the district, or the central executive of the order would take him up and make him an order member, so that the man actually would not be out of the society, and he would still pay his money on the basis that the executive of his society would declare actuarially to be the only amount, and the proper amount, that he should pay.

Power of transfer from lodge to the central body.

14699. But I think my point was this: Would not the State require to satisfy itself as to the solvency of the tables generally, for the sickness benefits as well as for the old age. It would not be sufficient for them to be satisfied as to the adequacy of the superannuation tables; must they not also satisfy themselves as to the sickness benefits, because if those are inadequate the whole thing falls to pieces?—Not necessarily so.

Mr. Broadhurst.

14700. Mr. Jephcott, are we to understand this, that the people whom you represent do not in the least object to the fullest inquiries into the condition of the people who come for relief, but they object to that inquiry being conducted in a dictatorial tone, an uncivil, rough manner?—That is what they do object to, the tone in which the inquiry is conducted, rather than to the inquiry itself.

Rough manner of relieving officers

14701. It probably amounts to almost bullying in the eyes of some of the poor people?—That is what it does amount to in the eyes of many people.

14702. So that it is the relieving officer who is to blame mainly in this matter?—The relieving officer is to blame mainly.

14703. He being the person who conducts the inquiry?—Yes.

14704. Is it your opinion, from constant association with the people, that there is a tendency to require better treatment at the hands of the Poor Law, than was the case say 25 or 40 years back?—Do I understand you that there is a tendency to better treatment?

14705. No, to require to look for better treatment?—Undoubtedly there is, with the increased education a greater desire on the part of working people to be considered better than they were 40 or 50 years ago; it naturally arises from the increased intelligence on their part.

14706. They demand better treatment and more consideration?—Yes.

14707. That is it, shortly?—Yes.

14708. And consequently would it be that the objection to taking assistance, we will call it, in the form of Poor Law relief, is on the increase, the objection to it?—The objection is on the increase with the present system of inquiry, in the sense that I have answered the previous question.

14709. Do they in effect have this in their mind, as far as you gather it, that "we have done our best for the State and for our country, and we have been unable to provide for ourselves; therefore we should be treated liberally and with kindness"?—I say, yes, to that. I answered that question more fully in reply to a previous question.

14710. You spoke of the difficulty of middle-aged artizans obtaining employment; that is on the increase still, do you think?—I think it is. If it were possible to obtain the age of members in receipt of donation in the respective trade societies, I think it would be found that the aged members are in receipt of more donation than they were years ago in proportion to their age.

Difficult for middle-aged to find employment.

14711. There is more money being paid in donation to the aged than there was years back?—Yes, that is correct.

14712-13. And do you think that is likely to increase as the development of machinery increases?—That is likely to increase for the reasons that I have previously given, the loss of feeling on the part of an employer to keep old servants. I do not say that of every employer, generally; I speak of the tendency of employers to refuse to pay the same amount of money that they would pay for young men, and also the introduction of machinery that takes away a certain portion of skill that was required previously.

Mr. Broadhurst—continued.

14714. You spoke of the Masons' Society, I understood you?—Yes.

14715. Allowing men from 60 years of age to take less than the regulation wage?—Yes.

14716. That was in the case of able-bodied, but in the case of a person otherwise partially physically incapacitated, he would be allowed to do so at a younger ago than 60?—I cannot answer that question. The inquiry I made related to ordinary workmen above a certain age, and the result of the inquiry was that at 60, and not under, they were allowed to take less.

14717. Are you acquainted with the scheme of superannuation in your union?—No, I am not.

14718. You said that many people with whom you had discussed the matter of pensions would be willing to try what is called Mr. Chamberlain's scheme?—True.

14719. The people to whom you then referred, I presume, are skilled workmen, mostly receiving above the labourer's wage?—That would be true to a large extent; because I am personally acquainted with more skilled artizans.

14720. You know nothing whatever of the agricultural labourer, with his 11*s.* or 13*s.* a week?—I only know he receives that, but I do not know how he lives with it.

14721. You do not think it would be a very easy thing for him to meet these demands, do you?—It would be extremely difficult. The only way in which I think he could meet them would be in the case of harvest time, or hay-making time, or such special times, when he would receive a lump sum for special work that he would do. I am not saying that he could do it then; I am only saying I feel that those would be the most likely times for an agricultural labourer—if he were able to pay at all he would pay then.

14722. You are not aware, perhaps, that those two season's income are usually mortgaged for boots and rent?—No, I am not living in the country.

14723. You do not know, in fact, anything about the agricultural labourer?—I would not say that I do.

14724. You speak for the town?—Yes.

14725. May I take it to mean this: that the objection to the present system in aid of the aged poor is so objectionable that they are willing to try almost any other scheme than the present?—They are willing to try any other scheme that would, as the Poor Law is at present constituted, relieve them from——

14726. Now, you said you called a pension a fund to which the person receiving it had made contribution; did I understand you to say that?—I am not aware that I said it in those words.

14727. You defined a pension as a fund to which the person receiving it contributed?—The word "pension" I would use there would be in the sense of a superannuation pension, or payment; I should not use that word in the sense of having received a pension from the State. Probably the better word would have been "superannuation" there, rather than "pension,"

Mr. Broadhurst—continued.

if I understand the portion that you have quoted aright.

14728. Someone asked you with regard to "pension," and you said you regarded a pension as a fund to which a person had made a contribution?—I cannot answer directly as to the words that you use.

14729. Do you consider that a person has contributed to the relief that he receives through parochial organization?—Certainly he has. Payment of rates and tax should count as contributi to relief or pension.

14730. During his life of work?—During his life of work.

14731. And as a ratepayer?—Yes.

14732. And if it were decreed at once that every aged person entitled to relief should receive relief, not from the Poor Law, but from the Treasury, it would be from a fund to which he had already contributed, do you think?—True, indirectly and directly.

14733. So that the phrase "State-aided" is a mere phrase to a great extent?—It cannot be a phrase to my mind, when a person pays part and the State pays another part into a distinct fund.

14734. Well, we both mean the same thing, evidently, but treasuries and governments have no funds other than those provided by the nation; therefore it is all State-aid?—Yes.

14735. And there is no reason, is there, why the money should not be paid say by the Inland Revenue officer to the persons at their own doors rather than through the relieving officer of your city of Birmingham?—If I understand your question aright, it would mean that every person on arriving at a certain age would receive a certain amount of money through the Treasury direct, without in any sense being considered a pauper in receiving it. Would like universal free pensions.

14736. Yes?—As a workman I should certainly say I should like to see it.

14737. You think generally that a scheme of old age pension would be much more approved of, do you, by your friends, than the outdoor relief?—I think generally a scheme of old age pension would be approved of, and would be, as I stated before, largely availed of by the better class of artizans, that is, those classes at first who are in receipt of most money. There is no doubt whatever that if an experiment is made, and I believe an experiment should be made, we shall find a large body of people willing to persevere in it and to endeavour to make it a success. Pension scheme prefe able to relief through rat

14738. Are you aware that some of the schemes would require 30 or 40 years contribution on the part of most people before they took any effect?—I admit that everything has to have a beginning, and it would be impossible to establish a scheme of old age pension by the State and at once begin to pay out the amounts to various people; in short I know very well that a certain lapse of time must take place before that fund could be distributed; but during that interim, I am of opinion that the knowledge of the subject would be so great that we should be enabled eventually, as a nation, to formulate a scheme that would be satisfactory to all.

14739. Do you think you would be very successful in getting men to join sick societies and trade unions if that for which they pay

Mr. Broadhurst—continued.

Trade society benefit.

has 30 or 40 years to run before they get the benefit?—We are successful in getting members into our trade society who do not receive any superannuation under 55 years of age, and they join ours in preference to those that have no superannuation fund attached.

14740. Well, but do they join it for other reasons than for superannuation, other causes?—It is true they join it for trade purposes, and for sickness.

14741. Funerals?—Funerals.

14742. And out of work?—Well, that is donation.

14743. And out of work?—Yes, that is donation for out-of-work pay.

14744. That takes effect as soon as they are eligible members?—Twelve months.

14745. Twelve months?—But if you canvass the men individually you will find that they desire to remain in the society very largely because they look forward to their superannuation time.

14746. One of the strong points?—That is a very strong point indeed, and a point that, as men get on to 40 years of age, keeps them in the society oftentimes, when, in my opinion, they would have run out.

14747. How long have you had the superannuation fund in existence?—Since 1851.

14748. Since the amalgamation?—Since the amalgamation.

14749. The point of complaint in regard to the person who had the pauper's funeral, although he had legitimate funds for the purpose of burial, was this, I understood it, that a pauper's funeral did take place, and then the local authority claimed the full fund, which was in existence, to provide him with a decent and independent funeral?—That is the point that causes the greatest annoyance to our members, the indignity of a pauper's funeral.

14750. Without notice?—Without our knowing.

Mr. Humphreys-Owen.

14751. May we put the result of your talk with Mr. Broadhurst in this way, that we are all agreed that the workman in his old age should have a comfortable retirement, but the difficulty is to say whether it should come from his own wages, savings out of his own wages, or by the aid of the State, and that you would favour it coming partly from his own wages and partly from the State?—You mean by that that I would favour an amount of superannuation from his own society, and secondly, the amount he would receive if he were insured in the State superannuation?

14752–3. No, not quite; what I meant was this, that the provision which we are all agreed it is desirable he should have should come partly from his own contributions during his working life, but that those contributions should be supplemented by a grant? As regards the question of the hospital and the workhouse, I suppose one reason why the hospital in Birmingham is not looked upon as degrading a man, the workhouse is, that sickness is inevitable and not the man's own

Difference between infirmary and workhouse in public feeling.

Mr. Humphreys-Owen—continued.

fault, whereas there is always some scintilla of fault attaching to a man who has to seek parish relief?—When a man has been in our infirmary, he comes out without any person attaching any stigma to him; he goes there and is cured, and he comes away, and his fellow-workers in the workshops do not chide him with it, or take any notice whatever, and he feels that he has not got any brand placed upon him in consequence, but if he was in the workhouse the case would be somewhat different, because if he came out he would naturally feel that the eyes of his fellow workmen were upon him, or the public generally, and he feels a certain amount of diffidence, or difference of feeling, towards the two systems, and the one that he favours the most is necessarily the infirmary, because he receives the greatest benefit with the least indignity.

14754. Then I suggested that the reason for that difference of feeling was that partly, in our society, as constituted at present, a pecuniary failure always brings with it some kind of stigma more or less, in many cases very much less, whereas illness involves no stigma whatever?—That is true.

14755. Then you were speaking of what was adequate for relief, and you said, I rather gathered, that you would say that 8*s.* a week for a man with a family would be practical destitution. Was that what you meant?—It would, if he had to pay rent with a family.

14756. Exactly; that is my next question; what rent did that imply?—A man with 8*s.* a week; the answer that I would give with regard to a man with 8*s.* a week would be that he would be enabled to live with his friends, not that he would be able to keep a family himself.

Amount of out-relief necessary.

14757. No; I mean a man with a family?—I said 18*s.*

14758. No, we are talking about different things; it is early in your examination; you spoke of a man receiving 8*s.* a week, and you spoke of that being wholly inadequate?—I am afraid you have mistaken what I say; I said 18*s.*

14759. You rather complained of the allowance of Birmingham guardians; then Mr. Fothergill here told us that the 3*s.* 6*d.*, which is their standard out-door relief, is never the whole of what they get; he says they have an income from relatives, or friends, of one description or another, or some small earnings in all the cases where out-door relief is given; I do not know a single case where the out-door relief is the only income; I do not know whether you had those facts in your mind when you fixed 4*s.* a week as the minimum?—I would like to say, with regard to the case I mentioned earlier, that the man was not in receipt of any wages while he was ill, or from any other source that I was aware of. It does not necessarily follow that they have ceased to support them. Even supposing that they do, the support that is put down there, in many cases, would be from their family, and in many cases you would find that they would be mere children, just a boy or a girl, just of that school age who would be able to obtain 2*s.*, 3*s.*, or 4*s.*, or 5*s.* a week, and would not in any sense be enough,

Mr. Humphreys-Owen—continued.

while the bread-winner was ill, to bring any sufficient amount into the house.

14760. Have you thought at all whether, in order to get that discrimination which is required before out-door relief can be given, it would be better to have a larger number of relieving officers, or a smaller area for administration?—I am not aware. I do not think either a larger number of relieving officers or a smaller area actually touches the point. What we desire is a different spirit in the relieving officer. I have expressed this two or three times; that is what we really require.

Number of relieving officers sufficient.

14761. Yes, but assuming that the relieving officers conducted their inquiry in the same spirit as your trade union would conduct similar inquiries, then do you think it would be better to have a larger number of them, or a smaller area?—I do not think it would be necessary to alter the position of them as they are constituted in Birmingham; I think there are sufficient of them.

14762. It is only what we have exhausted already; the demeanour of the officers?—Yes.

14763. Now, as to clubs; one of Mr. Chamberlain's proposals is that the old age pay given by a friendly society should be supplemented by an allowance from the public of an equal amount. Speaking now, not as a member of a trade union, but as a member of a friendly society, do you see any great objection to that?—To the amount being supplemented?

14764. To the amount being supplemented?—Not in the least.

14765. Not from the point of view of the wish of the friendly societies to maintain their independence?—Always assuming that the friendly societies would maintain their independence, and I do not imagine a case in which any Government would establish an old age system, and at the same interfere with the portion of friendly societies' work that did not touch upon that which they guaranteed. I would mean by that, the Government would not interfere in any sense with the liberty of the sick portion, or the funeral portion, but would only interfere with the superannuation portion, so that they would see that an actuarial estimate was the correct one which they worked upon.

State would only control societies old-age funds.

14766. You would advocate—still speaking as a member of a friendly society—the superannuation fund being kept entirely distinct; distinct not only as regards the investments, but also as regards the contributions?—Most decidedly. The society of which I am a member have their contribution table of superannuation totally distinct from the contributions for sick or funeral.

14767. Then does the sick contribution cease at 60 or 65?—The sick contribution ceases at 65, and the superannuation then commences.

Sick and old-age funds kept distinct.

14768. Then, in your society, do you provide for the contributions which are separately paid being also carried to a separate account?—Yes.

14769. And in the name of separate trustees?—No, they are not in the name of separate trustees; it would be difficult in a lodge to have six trustees; we have three for ordinary purposes, and it would be extremely difficult to have six trustees, in a lodge of 60, or 80, or 100 members.

14770. Then supposing the case that for some reason or other, either from the insufficiency of the tables, or from exceptional sickness, the sickness branch of the society became insolvent, actually insolvent, not merely actuarially, would there be great difficulty in carrying on the superannuation side?—Supposing a lodge failed on its sick side of its business, and even dissolved, the members of that lodge would be transferred to another lodge by agreement, or failing that, would be transferred higher still, to the executive of the society, and would become executive members, or order members, and the superannuation money then; or even the sick money then, themselves, would be paid directly into the executive offices, so that actually, in practice, we use the term "Once an Oddfellow always an Oddfellow;" that would mean that there is a continuation; if one fails we are able to step to another, so that I do not think, supposing the sick portion failed, the superannuation portion would necessarily cease to exist in a separate lodge.

14771. Would you contemplate the State, which promises a contribution to the superannuation side, insisting not only upon the tables being sound, but also upon that side of the lodge being periodically valued, and upon having the condition of the investments audited, or would you leave that to the ordinary machinery of the society?—I should leave that to the ordinary machinery of the society, because you begin at once to interfere with another portion of the society's work, and destroy that liberty for which the friendly societies are at the present time fighting. I have every confidence, with the increased zeal and intelligence displayed in friendly society work, that we are overcoming very rapidly the want of proper payments adequate to the promises that we make, and we are overcoming the difficulty that we used to have of not making proper investments with our money by having specially constituted committees in the various districts to make the investments on behalf of the whole of the lodges, so that I think the probability will be less and less in the immediate future of a properly constituted society failing in its work.

14772. Supposing the superannuation side of the lodge did fail, either in consequence of bad investments or some other accident of that kind, then do you think that such a pressure would be put upon the State to relieve it as would make it dangerous for the State to undertake the original obligation?—I should not view a failure at all where the State had guaranteed such payments as that. If the State says that we must accept certain actuarial tables as being the true ones, the State must take the responsibility if they do not turn out correctly.

Responsibility of the State in case of failure.

14773. But we agreed a minute or two ago that it would not be necessary for the State to have an audit of the investments, that they should trust to the clerks, but still we know that very well-managed schemes occasionally do fail?—Yes, that is true.

14774. Supposing a very well-managed club had a fraudulent trustee, or something of that kind, and men insured for old-age pay not only

Mr. Humphreys-Owen—continued.

lost their own money, but lost the Government contribution; do you think that would be a case in which the Chancellor of the Exchequer would be able to say, "No, that is not part of "my responsibility"?—I am not able to answer that point clearly. In your contribution I am not clear upon that, whether it would not come into the lodge funds; the Government would still hold that; it would only be the portion that the lodges themselves would pay that they would lose; and then we should find in actual practice that the lodges would take special means to endeavour to recoup; that, of course, they do in actual practice with us.

14775. Supposing they failed to do it, because the scheme is this, that such pension will be paid to him?—But I think I have pointed out to you that they actually cannot fail, because, if the lodge fails in its liabilities, the member who is concerned can go to the executive and become an order member, and the executive would have to take up the liabilities of that member.

14776. You could not at the moment, simply hypothetically, contemplate the position of a failure on the part of the order also?—Well, no, we do not presume that; of course that would be an extreme view to take.

14777. However, we are bound, speaking now in the interests of the Exchequer and taxpayer, to test these cases by extreme cases?—Yes, that is true; but I think that would be a very extreme case indeed, because we might presuppose, with regard to the old age, that every one might die before getting to the age of 65, with just the same logic that we could argue that our society would cease to exist.

14778. That would be your answer to that difficulty; the difficulty has been raised; namely, that it is practically a difficulty that we need not contemplate?—Yes.

Mr. Chamberlain.

14779. I will not trouble you with many more questions; but I would like to get your conclusions as regards the administration of the Poor Law. The feeling, I understand, is not at all against the guardians who administer it?—No.

14780. But it is rather against the system, and especially against a certain hardness which you think exists among the relieving officers?—That is my general conclusion.

Hardness inseparable from all official systems.

14781. They do not treat the poor people into whose circumstances they have to make inquiries as though they were friends; but they treat them rather as though they were police officers?—That is correct.

14782. Now, is not that inseparable from any official system?—I believe it to be so.

14783. It would be hardly possible, would it, to get officers who should be so perfect that, having to deal with a great deal of imposture, they should nevertheless treat every poor person as though they were a friend?—I admit there is a great difficulty there.

14784. And therefore, as I understand, you say that, under those circumstances, you would prefer an alternative system, and you explain the feeling towards the Poor Law which you

Mr. Chamberlain—continued.

say exists among the working classes?—Yes, that is correct.

14785. Now, as regards a portion of the persons to be relieved, they, no doubt, have brought their condition upon themselves by bad conduct; a small proportion?—Yes, a small proportion have.

14786. And they might fairly be treated differently from those who have become poor solely owing to misfortune?—There, I think, the relieving officer could make a discrimination if he chose.

Discrimination should be by past character.

14787. And you would like, especially in the case of old people, that the inquiry in every case should go to the previous character?—That is true.

14788. And that where inquiry shows that the previous character has been good, a discrimination should be made in favour of those people?—That is my contention, that a discrimination should be made.

14789. And that discrimination, as I understand, should take the form, in the first place, of always offering outdoor relief?—Yes.

14790. Not requiring them to come into the house?—That is correct.

14791. And, secondly, to give them, perhaps, a rather larger allowance?—That is true.

14792. Than the others?—That is my view.

14793. In the case of persons whose character bears investigation, and who have never come upon the Poor Law until they are very old—that is to say, until they are, well, say between 60 and 65—would you make any distinction as regards the question of disfranchisement?—Not in the least. I would not make any distinction, because, as I believe I stated earlier, I consider that after a man has laboured honestly, according to his light and position, for his country's welfare, he is entitled, at the end of his life, not to be branded with disfranchisement, nor to be treated in the same sense that a pauper is treated at the present time.

Respectable aged poor should not lose vote.

14794. You do not answer exactly my question, but what I understand you to mean is that where a man has been thoroughly respectable all his life, and has never become an applicant for relief, after the age of 60 you would give him the relief, and you would not take away his vote?—That is so.

14795. You believe, therefore, that a distinction ought to be made in favour of those old people whose character bears investigation?—Yes.

14796. And you think, from your experience, that such a discrimination could easily be made?—I think it could. I will not go so far as to say, "very easily be made," but it could be made; with a little diligence on the part of the relieving officers, it could be made.

Discrimination possible.

14797. If it were arranged that there should be classes of aged poor, the highest class to have greater privileges and better treatment than the lower classes, you think the officials would be able, if instructed, to make the distinction?—I think they could.

14798. You do not at all agree with those persons who say that nobody comes as an applicant for Poor Law relief except in consequence of his own fault?—No, I do not.

Mr. Chamberlain—continued.

14799. You think that a great number of working people may be forced to apply at the end of their life for relief, although they have been decent, honest, thrifty, and industrious people?—I think there are a great many.

Mr. Chamberlain's pension scheme.

14800. Now, coming to pension schemes, I gather that if it were possible you would prefer to deal with old age by means of a pension rather than by any alteration in the Poor Law?—If it were possible.

14801. As you are aware, the scheme which is connected with my name proposes three alternatives?—Yes.

14802. The first is that a man should subscribe 2*l.* 10*s.* before he is 25, and 10*s.* a year afterwards, and then, if he lives to 65, he will have a pension of 5*s.* a week?—Yes.

14803. Now, I think you have said that you do not believe that people who did not earn more than 18*s.* a week could subscribe?—I think I said that for married men with a family.

14804. Well, are you aware that there are a great number of people in Birmingham with incomes certainly under 20*s.* a week, who do manage to save in quite considerable sums?—Well, I do not know how they it, if they do do.

14805. If I told you I have got in my own service under-gardeners who always have 20*s.* a week, and they have in the savings bank 20*l.* or 30*l.*?—I should say I believed you, because the force of your example would go some way, and the conditions under which they live are possibly different from the conditions under which numbers live in back houses in crowded streets.

14806. Of course, I wanted to suggest to you that although at the time it would require very great self-sacrifice, still that even a man with 18*s.* a week, or 20*s.* a week, might be able to save 2*l.* 10*s.* before he was 25?—Yes, true; I agree there.

14807. And might be able to pay 2*d.* a week afterwards?—I agree that a man before he is 25 would probably be able to come up to that amount, but I had in my mind the general keeping of a family together when I spoke of the impossibility of men doing that.

14808. I may take it, then, that you do not absolutely exclude people with small wages from the probabilities of the scheme?—I would not exclude them from 1*l.* upwards; not personally exclude them, but have nothing below 1*l.*

Better paid labourers would chiefly subscribe.

14809. But still your idea is that the scheme would be chiefly taken advantage of by persons who earn more than 25*s.* a week?—Yes, I believe it would.

14810. And, as I understand, you do not come to tell the Commission that you think the scheme a perfect one, or a complete one?—No, I have viewed the scheme in a sense tentative, with the idea of making it perfect with the experience that we should gain by this operation.

14811. I understand, expressing the opinion of the workmen with whom you have come into contact, you think it would be desirable to try the experiment?—That is my view.

14812. And you think that a great number of people would take advantage of it?—I think that likewise.

14813. At the same time, I also understand you to say that, however many people take advantage of the first two of my proposals, which involve a separate subscription through the Post Office, a great number more would take advantage of the proposal to join through the friendly societies?—I think they would, after the natural feeling of which I have spoken, of fear of State interference has passed away, and which, I believe, is very rapidly passing away.

Mr. Chamberlain—continued.

Opposition of officials of Friendly Societies

14814. Now, you have distinguished between the officials of the friendly societies and the members. Now, in the first place, as to the officials, do you think that if the officials of the friendly societies were satisfied that no interference with their control and management of their ordinary funds was contemplated, that all the opposition which they have shown would disappear?—It would entirely die away, I believe; yes, the opposition would.

14815. And if Parliament were to offer the assistance to friendly societies which I contemplate, viz., if they were to offer to double the amount payable by way of pension for any pension secured through a friendly society, do you think that the members of the friendly societies would insist upon that offer being accepted?—I could not answer that directly as to insisting. I believe that eventually the majority of them would insist upon its being accepted.

14816. Well, I will put it in this way: do you think that the majority of them would desire that it should be accepted?—I do.

14817. And I gather that you have found, in talking of these matters to the working classes, that objection has been taken to particular parts of the scheme?—Yes.

14818. For instance it has been said that the age is too old?—Too high.

Age 65 too late.

14819. And possibly other objections, but in spite of those objections you think that the feeling is strongly in favour of some such experiment being made?—Yes.

14820. And if it were found, after the experiment had been made, that the age was too old, or the subscription too high, there would always be the possibility of making changes afterwards?—That is my view.

Chairman.

14821. I want to have an explanation of one answer you gave; you objected to a respectable man who had been driven by circumstances in his old age to apply for and receive assistance, being pauperised and being deprived of his vote, being disfranchised; and you said, that if he were able to establish that he had been pauperised, not from his own fault, and that he had been a respectable man, that he should not be disfranchised; was that your view?—That was my view, my Lord.

Respectable paupers should not lose vote.

14822. Then is the relieving officer to be the judge as to whether he should retain his vote or not?—Subject to the control of the guardians.

14823. Well, they have largely to depend upon the report of the relieving officer; it is impossible for them, as a body, to make these inquiries; they must make their inquiries through agents, and their agent is the relieving officer; you would give them the opportunity of being

Chairman—continued.

heard before the guardians as to whether the report of the relieving officer was a fair one or not?—Yes.

Mr. Henley.

Case of indoor poor as to this.

14824. You said, just now, that the working man, after coming out of the workhouse infirmary, felt no degradation from having been there, and those people who worked with him considered there was nothing degrading in that; that is what I think you said?—Yes. I said in comparison, of course. I referred to the workhouse.

14825. I merely want to ask you one question upon that; those people lose their votes, I think?—Yes, true; they do. I believe they do; I am not positive as to that, but I understand they do.

14826. Well, should you be prepared to remove that disability?—Yes, for an allowance of that description.

14827. For all people at any age?—At any age, where the man simply goes there owing to an illness, and comes away when the illness is over.

14828. Whatever the cause of his illness might have been you would remove that disability?—It would be a difficult matter to decide as to the cause, so that I should have to favour the removal of the disability.

14829. But take the case, which is not uncommon, of a man who goes in for delirium tremens, and gets cured and comes out; would you remove the disability in that case?—Personally I might feel disposed not to, but we could not consider the individual case so much as the great principle that would be laid down.

14830 Then we take in the workhouse proper; should you be prepared to remove the disability from all old men and women above 65 years of age in the workhouse proper?—No, that is almost impossible unless you have manhood suffrage.

14831. Many of those people undoubtedly go in from the disability of old age; should you draw a distinction between that and the disability of sickness?—You see there is a vast distinction between that and the relief of old age outside the workhouse. Outside the workhouse—the assistance in old age—the man would probably be a householder or a lodger in a sense; inside the workhouse it is a different matter entirely; he has no home at all of his own, and unless manhood suffrage were actually in existence, I do not know that we could grant votes to those who are actually in the workhouse.

14832. I merely want to confine you to these two cases; there is a man goes into the workhouse infirmary—which is part of the workhouse—and he is discharged and goes again to his employment you would remove any disability from that man from whatever cause he had gone into the workhouse infirmary; you would not deprive him of his vote?—I spoke of going into the infirmary simply for sickness.

14833–42. Then I go next door on the same ground, and I take a man who has gone into the workhouse proper from the disability of old age; would you disfranchise that man?—Not if he had a good record; I would place him in the same position as I would place the men who receive out-door relief.

Mr. Henley—continued.

Mr. Stockall.

Officials of Friendly Societies.

14843. You have drawn a distinction between the officials and the members of friendly societies, I should like to know whom you would define as officials?—I define as officials those gentlemen who belong, or who are representative in a sense of the affiliated orders of friendly societies, and who met in conference with Mr. Chamberlain upon the old age pension scheme; those are the gentlemen whom I define as officials, and the officials of the respective societies likewise. I think you will find that in my own society the secretary of our society is the secretary of the conference. The conference met and decided upon a certain course of action they would recommend to their constituents.

Chairman.

14844. This is not an answer to the question, how you would define an official of the society?—Well, I would answer that briefly then, my Lord, by saying I define the representatives of the affiliated orders as the officialism of the society.

Mr. Stockall.

Annual moveable conference.

14845. Do you mean those who are sent from a lodge to a district and those from the different lodges which form the district meetings; do you call those officials?—Not in the sense in which I am answering in regard to old age. I speak for my own society, and I say that the old age pension schemes of any gentleman have not been officially brought before the whole of the lodges of the society, and voted upon. The opinions have been taken in the A.M.C. on the observations of the secretary of our society, and he founded his remarks upon the interview the affiliated orders had with Mr. Chamberlain, and also the conclusion they arrived at so far as my society is concerned. Members through the lodges have never had the opportunity of specially recording their opinions upon any scheme that may be called State aided.

14846. Do you call the representatives that are sent from the lodges to the district meetings officials?—Delegates, yes.

14847. You call those officials?—Yes.

14848. And you call those who are sent from the lodges to the A.M.C. officials?—Delegates, not in the sense in which I mean; I take an official to be a paid official usually of a society; the other men who attend districts, and who attend A.M.C.'s are delegates because they are simply paid their expenses.

14849. That is to say they are members of the lodges, members of the districts, simply members?—True.

14850. Anyone of whom being sent to a district meeting, or being sent from a district to the A.M.C. are simply members?—Specially elected to represent them at these A.M.C.'s.

14851. Then, if at the A.M.C. a resolution has been passed condemnatory of any State scheme at present before the public, I suppose that would be not a decision of the officials, but

Mr. Stockall—continued.

a decision of the members?—I take the other view of it; if those delegates were sent to discuss a State-aided scheme, and they were instructed as delegates would be which way to vote, then, I take it, the resolution they would arrive at would be the voice of the members; but when they are sent upon general business, and no State-aided scheme is discussed before they are sent, and then they arrive at a vote upon the question after discussing it among themselves, I say it is an official definition, and not a definition of the members generally throughout the country.

14852. The whole of the business of your society, I suppose, that has to be brought before the A. M. C. is sent round to the whole of the districts and the lodges?—I speak for my own society, and I say this, that the year the vote was given adverse to a State-aided scheme it would never have been brought before the members of the society before they elected their delegates. The report was transmitted from the secretary to the executive, the executive transmitted the report to the A. M. C., the secretary drew up the resolutions which were submitted to the meeting by a member there, and was carried. It had never been brought before the lodges throughout the order before it was voted upon.

14853. Was it not put in the agenda?—The resolution that was carried was not put in the agenda so far as my knowledge bears me out; I think I can speak authoritatively.

14854. How did it come before the meeting if it was not in the agenda?—It came before the meeting by permission of the grand master for the time being.

14855. No notice having been given before, was it carried?—It was carried.

14856. Unanimously?—No, I myself spoke against it.

14857. How was that vote?—I cannot tell at present, I could not give an answer to the numbers.

10858. Nearly unanimously I suppose?—I am sure I cannot tell you; I cannot say, it was

Mr. Stockall—continued.

nearly unanimous, there was a large minority against it.

14859. Against it; that is to say, against the schemes brought before the meeting?—Yes, that is true.

14860. Do you mean to say that the men who voted at that A. M. C. did not understand the question they were voting upon?—No, I do not mean to say that.

14861. With regard to these officials, how many of them have you in your society; I suppose your society has between 70 and 80 thousand members?—When I speak of officials I speak of the secretary of the society as representing the society at the affiliated conference of friendly societies, which has had this matter under consideration.

14862. You then bring down the officials with regard to the National Independent Order to simply the secretary of the society?—In that connection acting through the executive.

14863. Yes, what you call the executive; I suppose you would not call those officials in that sense as giving a voice contrary to the great body of the society?—I wish to be clearly understood.

Chairman.

14864. He does not say necessarily contrary, he says they came to a decision without having consulted them; it may be entirely in accordance with their wishes.

Mr. Stockall.

14865. I will not pursue the matter any further, I wanted to clear up the point as to what he meant by officials as against the general body of the members, because I simply dispute his views.

Mr. Henley.

14866. The witness said he wished to be clear upon one point?—I need not repeat it, I was only going to reiterate what I had said, and it is useless to do that.

[The Witness withdrew.

Mr. JAMES CALLEAR, Shingler, Ocker Hill, Tipton, Staffordshire (in the Dudley Union), called in; and Examined.

Chairman.

Occupation and position.

14867. YOU live at Tipton?—I do, my Lord.

14868. What is your occupation?—I am a shingler.

14869. And do you fill any offices?—Well, I represent the ironworkers of South Staffordshire in the South Staffordshire Iron and Steel Wages Board.

Pauperism due largely to want of full work.

14870. You have come here to give us your opinion about the operation of the Poor Law; would you be good enough to state what your opinion is?—Well, we are of opinion that only a small proportion of pauperism in the Black Country is due to idleness or lack of thrift. It is mainly due to enforced idleness. For instance, take the firm I myself am employed by, which

Chairman—continued.

is the Patent Shaft and Axletree Company of Wednesbury; in the department in which I work we only worked last year 114½ turns; in 1892 we were only able to work 78 turns and some of my fellow workers are able to get only 4*s.* per day. It will readily be seen as to what was their average rate of wages per week.

Mr. Broadhurst.

14871. What is a turn?—That is a day's work.

Chairman.

Society provision.

14872. Do these men usually belong to friendly societies or not?—Well, some of them; not all

Chairman—continued.

of them; I, myself, am not a member of any friendly society.

14873. Do you belong to any society whatever for sick relief?—I belong to the Association of Iron and Steel Workers; that is the only society I belong to.

14874. Does that make payments in ill-health?—No, my Lord.

14875. What does it do?—It only provides in case of death, personal death, or the death of one's wife, or the death of one's child; it always provides in case of strikes or lock-outs; that really is the purpose of the association.

Indoor relief disliked.

14876. What is the feeling with respect to in-door relief in your district?—There is a rather strong antipathy to it, and there is a widespread belief that the poor are harshly treated in the workhouse, but it is rather difficult to bring up cases in point.

14877. What proportion of those receiving Poor Law relief receive it in the workhouse?—That I could not say.

14878. Do you believe it to be a large one?—Well, fairly large, I would think. I have been seeking this last few days to get a Return of the out-door paupers in our district, but I have failed to be successful; I made application to the clerk of the guardians. We have been, in the years that have gone, accustomed to publish these Returns.

14879. Is Tipton a Union?—No, my Lord, but part of a Union; we really belong to the Dudley Union; I think the Dudley Union is comprised of Tipton, Rowley, Dudley Borough, and Sedgeley.

Reasons and example.

14880. Well, you say that there is a belief that they are badly treated; have you ever inquired at all yourself into those questions?—Well, there is an old man I know; I know him well; his name is Morris; he works at Messrs. William Hunt and Son's Chemical Works, Wednesbury. Well, I know he is about 73 years of age: he was born in 1820. During the winters of the last two or three years he has felt constrained, in consequence of infirmity, to spend his days in the workhouse, but he has always been glad to get out in the summer time, when he can get to his work. I may say that he lives in lodgings, and, well, he just fairly drags himself to the work; it is not walking. He is, as I say, infirm, but he manages in the summer time to drag himself to the work, and he works for his employers now, I am told, for 1*s.* 4*d.* a day, breaking stones, and he prefers that—to walk two miles to his work, and to be able to earn only 1*s.* 4*d.* a day—he prefers that to living in the workhouse; so, my Lord, it seems to me that even from that case the workhouse cannot be a bed of roses.

Discipline, diet, &c.

14881. But may it not be that in the workhouse he is obliged to comply with certain regulations as to discipline, as to freedom in the workhouse, which must be irksome to him, whereas however small his earnings may be he has, at any rate, got freedom when he is outside the workhouse?—I believe, my Lord, that is the consideration with him; but there are other considerations. I spoke to him sympathetically some time ago——

14882. That, I suppose, is inherent in the workhouse; there are several other evils that may be found in the workhouse—bad food, rough treatment, disagreeable associations, all these things; can you tell us anything about them?—Yes, my Lord, that is what he complained of. I spoke to him sympathetically sometime ago, and he said he did not care for being in the workhouse, because the bread was often such as he could not eat—bad; and we know that that is the case. I hold in my hand now a report of the guardians for the district I come from—a neighbouring district rather—Walsall, and this report is dated January 26th last, and two of the members of the committee, namely, Messrs. Holford and Lavender, have to say that they are very sorry to have to say it, but the bread was absolutely unfit for food. This Mr. Morris also complained of, well, he called it the skilly; of course we understand he meant the gruel, that he did not care for that; and then the habit, the general habit, was altogether different from what he had been used to, the liberty of rising and retiring, &c.

14883. I suppose if it were well managed it would be a very great advantage to old people who cannot take care of themselves, and who cannot have a comfortable home, to go into a place where they get warmth and sufficient food and lodging for nothing?—Unquestionably, my Lord.

14884. But, however, as I understand, you complain of the workhouse as not properly conducted?—Well, it is not a bed of roses, and there is a great antipathy against it, and perhaps not without cause in every case.

Out-door relief too low, if given; example.

14885. How about the out-door relief?—Well, there is an opinion in the district where I come from that it is not at all liberal, indeed, that it is the other way, and it perhaps is made so, because generally in my district when people apply for relief they are offered the house. The old man to whom I referred applied for relief; he was offered the house; he did not ask afterwards for out-door relief. I know an old lady very respectable. I have known her for years; she is 73 years of age, and a widow; she was necessitated by consequence of widowhood to apply for relief, and, well, they just offered her the house in the first place, and she told me—and it was rather characteristic of her; I thought there seemed to be a world of meaning in her tone—she said, "I told them "liberty is sweet," and she preferred to take 2*s.* of out-door relief to entering the house. Out of the 2*s.* she pays 1*s.* per week for lodging, and 1*d.* a week to the burial fund, that leaves her just 11*d.* to live upon, and you can well understand, my Lord, that that has to be supplemented by private charity to keep her from absolute starvation.

Should be 4*s.* or 5*s.*

14886. You heard what Mr. Jephcott said of the 4*s.* a week, would you agree with that, or have you got some idea of your own upon the subject?—Well, I should say that one could do but little with 4*s.*, and I should rather say it would be well while we are doing a thing to do it well, and to give 5*s.*; but I understood Mr. Jephcott to say that 4*s.* was the least, and I certainly quite agree with him there, my Lord.

Chairman—continued.

14887. Is there anything more that you would like to say upon that point?—Nothing more just at present.

Pensions preferable.

14888. We will come now if you please to the pension scheme; these being the objections that you have against the in-door and the out-door relief, what say you to a pension scheme for the benefit of the aged poor?—Well, it seems to be a general impression in my neighbourhood, my Lord, that it would be highly preferable to the present system which is in operation. I have heard, certainly—I do not know with what accuracy—that it costs us about 50 per cent. to administer the present Poor Law, and we do not think that the cost, if a pension scheme were in operation, would be nearly as much as that; the cost to the State I mean.

Mr. Chamberlain's scheme best.

14889. Have you ever heard of any scheme which in your opinion would be acceptable to the working people without injuring their character?—The district I come from is pretty near to Birmingham, and we have heard of Mr. Chamberlain's pension scheme, and that seems to be the scheme around which our ideas cling as the scheme which we should certainly go for.

Would be much used and help thrift.

14890. Do you think that many of your people would go for it?—I think, my Lord, a good proportion of them, especially the more intelligent of them; and I think that the fathers of families would impress upon their sons as they were growing up the necessity of providing for old age, and so almost insisting upon them qualifying before they arrived, say, at the age of 25.

14891. Do you think they would be able to lay aside the 50*s.* which Mr. Chamberlain requires of them?—Yes, my Lord, I think so, when trade is good, well able when they are young, I mean between the ages of 20 and 25.

14892. And you think that a great number of these young people would from their desire to provide for old age and from the pressure put upon them by their parents be found ready to subscribe?—I do, my Lord, and I also think that, in cases of young men applying for the hand of the daughter of a working man, that he himself would say that it was highly desirable that the one suing for his daughter's hand should be provided for in old age, and he would be inclined to make it an indispensable condition of granting his consent that the person qualified.

14893. This first scheme of Mr. Chamberlain's would be a provision for himself, but it would be none for his wife if she survived him; is not that so?—Well, yes, I think that is so, certainly.

14894. She would get the benefit of it if they both lived to 65, and so long as they both lived after 65?—Just so.

14895. Do you think that if this scheme were started without being connected with a scheme for providing against sickness that it would stand upon its own legs, and would be supported by the working people?—I do, my Lord. I think it would find very great favour with those who are intelligent.

14896. You are aware that there have been many schemes through the Post Office for enabling people to provide deferred annuities?—I am aware that such exist; but I know but little about the particulars.

14897. You do not know whether any have ever joined?—I do not.

Working-life of puddlers.

14898. Do a considerable proportion of the working men connected with your district reach the age of 65?—Well, not a very large proportion. Take the puddlers, for example. Well, puddling requires very great physical strength; and the puddler works to—well, I have never tested the atmosphere in which he works, but I should suppose it was between 150 and 200 degrees in the summer time. You can well understand that that helps to break up the constitution, and that when a puddler reaches the age of 55—well, he does not very often follow his employment.

14899. Would such a man, do you think, subscribe to such an annuity, which would only be payable to him when he was 65?—Well, men generally think they are going to live a long time; they do not apprehend that they are going to die at 55, even though they work hard.

14900. Sixty-five is the time, not 55?—Yes; but I was speaking, my Lord, as to the fact that puddling wears a man out very considerably, and he is not able to follow his employment much after 55.

14901. Still, in that case, if he broke down at 55, he would have to bridge over the interval between 55 and 65 before he got any benefit from this scheme?—Yes, my Lord; but I am far from saying that he would break down absolutely as a workman at 55; he would break down as a puddler.

14902. He would find other work?—Just so; and, indeed, that is the case in connection with private firms, that a light situation is found for such a one who has been an old servant, and served in this capacity, and so on. He goes on in some cases, perhaps, to the age of 63; and I know an old gentleman—he has been a stubborn one, certainly, and he is rather an exception—who is about 74, and he seems, well, quite as young as his eldest son. He has been a puddler, too, and he is working now as a labourer.

Value of State aid.

14903. Is there anything that you would like to add to what you have said?—Well, my Lord, I have heard the workmen with whom I have mixed argue for a pension scheme. They have said that, as a nation, we owe our proud position among the nations of the world to a very great extent to the fact that we are an industrial people.

14904. That is with an idea I suppose of having their subscriptions doubled out of the revenue of the country?—Just so, my Lord.

14905. And think they have a right to it?—Just so; they say that England is the workshop of the world, and that is so largely, if not mainly, in consequence of her working men. In consequence of their industry, their painstaking application, and thoroughness, as the result we are prosperous, and as the result of our prosperity we are able to pay, not only a good salary to those who serve us—our Civil servants, those who fight for us and others—but are able to give

Pensions of States servants.

Chairman—continued.

them a pension, after they have served us a certain number of years. If we are able to do this, and we are, how comes it that our working men, who help to make this possible, are in their old age neglected, pauperised, and sent to the workhouse? We think that they, too, in consideration of the service they have rendered to the community, should receive a pension, to take effect either after they have worked a given number of years, or else after they have attained a certain age. And then, my Lord, I think that a pension scheme would help to nationalize the Poor Law, and that it seems to me would be desirable. Tipton, the parish where I live, is a mining district; when the mines were open, and while they were in full operation we had a large influx of population. Now that the mines are nearly worked out we have an excessive population, a scarcity of employment, and a consequent increase in pauperism.

Evils of local poor rate.

14906. Does not the population move elsewhere to where labour is wanted and better remunerated?—Not easily, my Lord. We find that, and not only so, but the working of the mines for example has disturbed a lot of property; small house property holders have in some instances been thrown upon the rates, and thus the pauperism has been increased, and the taxable value of the property has been lowered. Those who have themselves made the money by working the mines are able to live, and in some cases do live, outside the boundary where there are few poor and consequently low poor rates, and thus escape the burdens, and leave those who are comparatively poor, and live in Tipton, to discharge the obligations which another person's financial success has helped to create, and we are strongly of opinion that a pension scheme would help to distribute and equalise the burden.

14907. Is there anything else you would like to say?—Well, I might say, my Lord, that I feel rather strongly personally on this matter. I commenced working when I was about 10 years of age, I am now over 40; well, I did not marry till I was 26; I have never been drunk in my life; I think I have been thrifty.

His own career.

14908. Did you put by any money when you were young?—I did; I saved a considerable sum.

14909. In what investment?—In a building society.

14910. Are you in consequence the owner of the house in which you live?—No, my Lord; but I possess a small house property, but I was about to say this, that notwithstanding I am what is called a skilled workman, and I have been able to earn better wages than the generality of my fellow working-men, such has been the condition of work with us, I mean we have lacked it so much, that had I been wholly dependent upon it I should have had nothing to look forward to in my old age but the workhouse on the one hand or to live at the expense of private charity on the other; and if that is the case wth myself what must be the case with some of my fellow working-men, men who when employed have only been able to earn 4*s.* per week——

Hard prospect now for workers in age.

Chairman—continued.

14911. Four shillings per day?—Four shillings per day, I beg your pardon. I do not wonder that some of them in old age have lost hope and heart and taken to drink, and that others unfortunately have preferred suicide after having sought to make both ends meet, to live respectably after having worked hard, and feeling a repugnance to the workhouse, I do not wonder that some have preferred suicide to dying a pauper and filling a pauper's grave.

14912. Have you anything more?—Nothing more, my Lord.

Mr. Chamberlain.

Feeling against Poor Law.

14913. Mr. Callear, among working-men there is a very strong feeling, is there not, about this administration of the Poor Law?—Very strong, indeed, sir.

14914. A feeling that the house is forced upon them when a more liberal administration of out-door relief would be the right thing?—That is so.

14915. There has been no serious agitation about it—public agitation—has there?—No, certainly not; it has not amounted to a public agitation.

14916-7. But suppose some man of local influence and importance were to put himself at the head of such an agitation, suppose, let us say, to give you an illustration, a man like Mr. Collings were to go round your part of the country and agitate in favour of an alteration in the Poor Law, do you think he would carry the people with him?—Certainly; the people seem to be made up against the system altogether, and they prefer a change.

14918. All the people that you know are against the system, against the Poor Law system?—Just so.

14919. And yet up to the present time there has been no serious agitation?—None whatever.

14920. But if some politician of eminence and influence were to put himself at the head of an agitation against the system, would you follow him?—Yes, I think so.

14921. Do you think there would be a very serious agitation then?—Yes; I think the agitation would point to a change there from the difference in administering the Poor Law and to administering it by an old age pension.

Best met by pension scheme

14922. My object was to find out from you whether you thought there might be a dangerous agitation if nothing were done, and whether the provision of an old age pension scheme might do something to prevent a dangerous agitation?—Just so, I believe that.

Mr. Henley.

14923. I must ask you just to explain to us, definitely, what alteration of the Poor Law you suggest?—Well, I should suggest that there should be a pension given to those who had qualified either when they arrived at a certain age or after they had worked a given number of years in preference to the present system of out-door relief.

14924. What do you mean by the word "qualified"?—Qualified by paying the 50*s.* before 25.

Mr. Henley—continued.

14925. First of all, and then?—Ten shillings for the year afterwards.

14926. Into a benefit society?—Well, no, not into a benefit society; into,—well, the presumption is, I think, into the Post Office.

Other forms of saving.

14927. Well, now, you have invested your money in houses; if this scheme had been in operation, would you have dropped the houses and gone into this scheme?—I should have tried to have carried them both.

14928. But suppose you could only have afforded to go into one, should you have gone into the scheme, which would take about 40 years, or would you have gone into the houses?—Well, I think I should have gone into the houses.

14929. Into the houses?—That is, if I had been able.

Mode of relief of aged in Dudley Union.

14930. Do the guardians in the Dudley Union force the old people into the workhouse?—No, but they generally offer them the house in the first case; they do not force them in.

14931. Does that mean that they refuse out-door relief to old people?—Certainly not, but judge how handsome the relief is in the case of this old lady, for instance, the 2*s.* a week.

14932. That is an inadequate relief; but I wanted to know whether indoor relief is the rule or the exception to all people; do they usually get them into the house?—The officials seek to make it the rule; that is the impression; they seek to make it the rule of administering indoor relief; they seek to make indoor relief the rule.

14933. You think indoor relief is the rule, and out-door relief is the exception?—Just so.

14934. According to figures, it does not appear to be so; here are the numbers of indoor paupers during the whole year over 65 years of age and there were only 320 of those persons in the Dudley Workhouse, and at the same time there were 2,843 old people over 65 years of age getting out-door relief; so, according to these figures, out-door relief seems to be the rule. But would the proportion be the same at Tipton, taken alone, as for the whole of the Union?—There seems to be an impression in Tipton that the officials seek to make, as I said before, indoor relief the rule; that is to say, they offer every person applying the house.

14935. No; these figures apply to the whole of the Dudley Union, to the whole of the parishes contained in the Dudley Union?—So I understand.

Chairman.

14936. You must remember they are administered by the same board of guardians?—I understand that.

14937. Is there any reason to believe that Tipton would be treated differently from any other parish in the union?—There might be a possibility, I should think, my Lord, that there would be more indoor from Tipton proportionately than from the other parts of the union.

14938. Even although the system was administered by the same board of guardians, and therefore, it is to be supposed, on the same principle?—Just so, there might be that possibility.

14939. But why should Tipton be specially

Chairman—continued.

picked out for a different treatment from the other parishes?—I do not say absolutely, my Lord, that is so. I only give my impression.

Mr. Henley.

14940. The broad facts are that in the percentage of the 1st January there were only ·5 receiving in-door relief, and 3·8 receiving out-door relief, so that the out-door relief evidently is freely given at Dudley in the union.

Chairman.

14941. Six to one?—I do not say, my Lord, that they refuse to give it, but they generally, in the first case, offer the house, and then, if the house is not accepted, they generally give meagre relief.

Mr. Henley.

14942. Was that old person that you mentioned breaking stones working for the guardians or working for outside people?—Working for his masters, who are chemical works proprietors, Messrs. William Hunt & Sons.

No complaint of Dudley Workhouse.

14943. And he was getting the market rate of wages whatever it might be. You have nothing to complain about yourself of your own knowledge as to ill-treatment of people in the workhouse at Dudley?—No, nothing, and I should say, lest there should be a misunderstanding respecting this man, Morris, that although I know him well he does not come in our Union in Tipton, he is just outside our boundary, and he really is in the West Bromwich Union.

Mr. Broadhurst.

How far employers find work for ageing hands.

14944. Is it very general for the employers to find work for their old hands from 55 to 65 years of age?—So far as private firms are concerned there is very great sympathy with the old workmen, and I believe that masters generally in the district I came from do their best to find such employment. But so far as firms are concerned, limited firms I mean, companies, well, the same sympathy is not experienced and the same help is not afforded. One can well understand that, because the managers feel the responsibility to the shareholders, and also the directors feel such responsibility.

Age for pension.

14945. You would not suggest the pension should commence earlier than 65?—Well, I think myself it would not be a bad thing to have one or two classes; say, for example, when a man—suppose he was qualified to receive a pension at 65—found in the course of years that the probabilities would be that his constitution would be breaking up before that time, if he could transfer so as to qualify for a pension at 60: I think that would be desirable.

Would be popular.

14946. And you understood that such a scheme would generally be supported?—I do; I believe that it would.

14947. In preference to buying house property?—Well, it is not everybody who is able to buy house property.

14948. You think they would prefer to go in for an investment coming to their aid, say in 30 years or 40 years from the time they make the investment?—I think if they would see the wisdom of it the most intelligent of them would

Mr. Broadhurst—continued.

qualify, so as to be in a position to receive such pension.

14949. All look forward to living to 65 years of age; everybody in the district now, do they?—Well, I could not say that everybody does; I should hope that they do.

14950. But most of them?—What we hope to acquire, that we seek to obtain.

Mr. Stockall.

14951. I should like to ask if you are in favour of everyone having a pension, whether it is needed or not?—Well, I think that for the commencement, anyway, there should be qualification. To be contributory.

14952. What kind of qualification?—Qualification by payment for instance, contributions; that is the sense in which I mean it.

14953. You would have the pension then provided in some measure by the pensioner?—Just so.

14954. By contributions to some fund?—Just so.

14955. Either outside the State or in connection with the State?—In connection with the State.

Mr. Humphreys-Owen.

14956. Do you belong to any friendly society?—I do not.

14957. Do you know whether there are any working men guardians on the Dudley Board?—I am not personally acquainted with any of the guardians. Unfortunately, in the election of guardians, for Tipton parish, all the guardians were, I believe, elected from the west; I live in the eastern division of the parish. Guardians.

14958. You have not thought at all of getting the administration altered by electing working men to the guardians now that you have the power to do so?—No; I have not thought much about that matter.

14959. And you were rather astonished by Mr. Henley's figures. I suppose the fact is that the beliefs about the workhouse are rather more from hearsay than from actual experience?—Well, there is some little actual experience, I believe.

Mr. Humphreys-Owen—continued.

14960. Do you think, on the general question, that it would be more satisfactory to have the pension given generally out of public funds than it would be to organise labour so as to compel employers to give adequate wages; by adequate wages, I mean wages which would not only support the man through his working time, but also enable him to save for old age?—Well, the general opinion in my district seems to point to taking a pension from the State, the public funds. Pensions and wages.

14961. Can you say why; would it not seem *primâ facie* more satisfactory to have wages sufficiently good to enable a man to make his own savings than to call upon the general taxpayers to do it?—If that could be brought about; but we can hardly see how it could be made possible and guaranteed.

Chairman.

14962. I suppose that even if the wages were fixed at a higher rate there could be no power in the State or elsewhere to give employment to people where there was no employment for them, and therefore you would have a large number who are not earning wages at all; would not that be the case?—Certainly, my Lord, certainly; that is just the disability we are labouring under now; well, the one part of it in any case.

Mr. Humphreys-Owen.

14963. I am afraid you may think this rather remote, but the money, after all, must come from somewhere, and if it does not come from the realised capital of the country it must come from that which is earned year by year, and month by month?—It comes partly from taxation, certainly, I understand. Source of State aid.

[The Witness withdrew.

Adjourned till To-morrow, at Noon.

FORTY-SECOND DAY.

Wednesday, 21st February 1894.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

HIS ROYAL HIGHNESS THE PRINCE OF WALES, K.G.

THE RIGHT HON. LORD PLAYFAIR, K.C.B.
THE RIGHT HON. JOSEPH CHAMBERLAIN, M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. ROUNDELL, M.P.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

MR. EDWIN NOKES, Lickey End, Bromsgrove, called in; and Examined.

Chairman.

Occupation and family.

14964. WHAT is your age?—Sixty-two, my Lord.

14965. You live at Lickey End, Bromsgrove?—Yes.

14966. What are you?—A working gardener.

14967. How long have you lived at Lickey End?—From 49 to 50 years.

14968. Are you married?—Yes.

14969. Is your wife alive?—Yes.

14970. How many children have you had?—Ten living, and four buried.

Life and working time of labourers.

14971. As a general rule up to what age can the rural labourers work?—From 60 to 65.

14972. And what should you say was the life of an ordinary labourer?—From 70 to 75, my Lord.

Pauperism: causes and amount.

14973. Is there much pauperism in your district?—Yes, there is at present.

14974. What is that owing to, in your opinion?—Slackness of work.

14975. Any other cause?—Not that I know of, my Lord; slackness of work.

14976. Is it due occasionally to sickness?—In some instances.

14977. What prospect have old men got of maintaining themselves, in your part of the world, after they have ceased to be able to earn their own livelihood?—Only the workhouse, my Lord, that I am aware of.

Particulars.

14978. Have you a great number of people in the workhouse?—Well, I cannot exactly say, not at the present moment; I am not aware how many there is, but from what I understood from what people say there is a fair amount in it at present.

14979. Men and women?—Yes, my Lord.

Chairman—continued.

14980. Is it your opinion that most of the old people when they cannot work are sent to the workhouse?—Generally.

14981. Generally?—Yes.

14982. I want you to know how the facts really are, because it would not be fair to let you go on with the impression that most of them go to the workhouse. In the union of Bromsgrove there are over 33,000 people; of those, take them together, there are 206 indoor and 1,404 out of doors, but that is the whole population. Now I come to the old poor; that you may have the facts clearly in your mind, the numbers indoor over 65 are: men, 53; women, 9; that is 62. The number of old people over 65 receiving relief out of doors are: men, 223; women, 295; so that there are 62 people above 65 in the workhouse, and 518 not in the workhouse. I want you to have those facts, because I see by your proposed evidence, which I have had an opportunity of reading, that you suppose that there are as many in the workhouse as there are out of it. Is there a great dislike to going into the workhouse?—Yes, my Lord.

Dislike of workhouse.

14983. How do they show it?—Well, from what I have heard people say, they had a great dislike to going into the union; whatever old people I have had a talk with they have had a certain dislike as regards going into the union to live to end their days.

Children cannot help.

14984. Do the children usually do anything to keep their parents out of the workhouse?—Well, they have been summoned in that district, children to help to support a parent; but, under the circumstances, they are not able really as

Chairman—continued.

regards the wages they get in Bromsgrove, not able to support their parents.

Wages.

14985. What are the usual wages of agricultural labourers?—Well, they will average from 10*s.* to 15*s.* per week; a general labourer about 2*s.* per day, 12*s.* per week; but such as waggoners and carmen, they will average about 15*s.* per week.

14986. Are there ordinary labourers of full age receiving so little as 10*s.* per week?—There are some, about the best of the men, regular labourers, have 2*s.* per day.

14987. Have they anything else at other times at the hay and corn harvest?—That is according; if they will take work, they have a little extra at the harvest seasons.

Lord Playfair.

14988. And the hay season?—Hay and harvest.

Chairman.

Value of assisted pension scheme.

14989. You have heard about Mr. Chamberlain's Pension Scheme?—Yes, my Lord, I have.

14990. And you know all about it, I dare say; do you think it would be acted upon in your district by many young people?—The old age pension scheme, I think, would be very desirable.

14991. Do you think the young people would subscribe to it?—Yes, my Lord, I think they would.

14992. You know it depends entirely upon the young people beginning early?—Yes, my Lord, it does.

14993. And do you think that there are many of the young people who would subscribe their 50*s.*?—If they thoroughly understood it, my Lord, I believe they would.

14994. Has it been much talked about in your part?—Well, I have talked with several people, and they considered it would be a very good thing and very desirable to have an old age pension.

14995. Have you talked with young men?—Well, I have not had much conversation with young men.

14996. But from what you know of young men, because you know young men do not look at life exactly as old people do?—No, my Lord; they do not thoroughly understand it by that age.

14997. They do not know what troubles are coming?—Certainly not.

14998. Well, now, do you think that the young men would, in many cases, save enough to subscribe?—It is quite possible they would if they could but understand the thing thoroughly through, however.

Age of marriage.

14999. Do they marry young in your part of the world?—In certain cases they do.

15000. Yes, but generally?—Yes, my Lord, they do.

15001. About what age?—Some from 18 to 20, and up to one-and-twenty.

15002. Well, would these men be able to subscribe 50*s.* in the first five years?—It is quite possible they would, my Lord.

15003. Do you think that if there was such a scheme they would put off their marriage until they had subscribed?—It is quite possible they would, if they were to be instructed and the thing made plain to them, so that they could thoroughly understand that they would, my Lord.

Chairman—continued.

Is in failing sick club.

15004. Have you ever belonged to a friendly society?—Yes, my Lord, I do.

15005. Do you still belong to one?—Yes, but it is one on the verge of being broken up.

15006. What is it?—It is what they call a sick friendly society. It is held at the Crown, at Catshill. I went into it about 30 years ago, a little over; there were 150 members then, now about 40 odd of the members; very little money, very little prospect of carrying on very little longer.

15007. Have you ever had anything out of it during sickness?—About two or three months' pay, that is all that I have had. Over 30 years I have been in. They can reduce a member when he has been in so long; they can reduce him as low as 2*s.* per week; then there is 7½*d.* a week, therefore it only amounts to 1*s.* 4½*d.*

15008. What have you subscribed these 30 years; how much a week have you subscribed?—I have paid 2*d.* a week contributions, and 1*s.* 6*d.* a quarter for expenses.

15009. Have you considered that part of Mr. Chamberlain's scheme that acts through the friendly societies?—I consider it would be a great help to friendly societies when they began to fail; the scheme of Mr. Chamberlain would support men when other societies failed. I consider it to be a very good one, my Lord, an old age pension.

Value of allotment.

15010. Have you got an allotment?—Yes, my Lord.

15011. How much?—A quarter of an acre.

15012. What do you grow upon it?—Potatoes last year; it is the first year I have had that one.

15013. Has it been much of a help to you?—Considerable, my Lord. An allotment is one of the greatest advantages a working man has; it always provides him something for his dinner table the year throughout.

His own wages.

15014. Are you earning the same wages now that you had at the best time of your life?—I am earning more at present.

15015. How is that?—Well, in years gone by the wages ran very low, but they are a little better now in some instances; of course, I am at different work now. I used to work on a farm, and sometimes in years gone by there were changes in regard to wages 30 or 40 years gone by.

15016. I see you are a working gardener?—Yes, my Lord.

15017. Does that mean that you go about; you are hired to put men's gardens in order?—Well, I have worked at the place at which I work now about 10 years, regular work.

15018. At the same place?—Yes, my Lord, 10 years.

15019. For what wages?—I am receiving 17*s.* at present.

15020. Seventeen shillings a week?—Yes, my Lord.

15021. Do you find your own house?—Oh,

Chairman—continued.

yes, I find my own house, because I have got about three miles to walk night and morning. In years gone by, when I went out to farm work, I never had more than 2*s.* a day when I was rearing my family.

15022. What rent do you pay for your cottage?—Half-a-crown a week.

15023. You are able now to earn your full wages as a gardener, and to cultivate a quarter of an acre of ground?—Yes, my Lord.

and prospects. 15024. How long do you think you may fairly look forward to be able to do so?—Well, I really cannot tell you, my Lord.

15025. No, I know you cannot; but you hope to do so for some years?—Yes, my Lord, I do.

15026. And then what will happen to you?—Well, I really do not know, if the crop fails, and there is every prospect; why, I have nothing in in view but the union that I know of, my Lord.

15027. Well, but why do you say that, when it seems that out of 276 old men above 65, there are only 53 in the union; why should you be one of those in the union?—Well, it is according, my Lord, to how many years I may live, how long my health will continue good; that is a great thing in a man's life.

15028. Yes, but you were saying you would have to go to the union; but old men in the union of Bromsgrove are not sent to the union when they apply for relief?—No, my Lord.

15029. Do you mean by "going to the union," going to the workhouse, or applying for relief; what do you mean by going to the union?—Well, my meaning, my Lord, is that when I could not work, and had no other means, I should have to apply for relief or go into the house.

15030. When you say "go to the union," you mean that you would have to apply for relief, do you?—Yes, my Lord.

Out-relief too small. 15031. What sort of relief would you be likely to get?—From 2*s.* 6*d.* to 3*s.*, according to what I have heard, that is what they put on old people. There were two people at a place called Linthurst, who applied for relief (the man and wife averaged over 80), and they had half-a-crown a week allowed them for a fortnight, and then they had to apply again. The man's name was Newberry—William Newberry; that is recently, in Jauuary.

15032. If you only had 2*s.* 6*d.* you would have to leave your cottage, because you have to pay 2*s.* 6*d.* rent?—Two shillings and sixpence rent, my Lord.

15033. That would not enable you to live?—No, my Lord, it would not, unless I had help from somewhere else.

Help from children. 15034. Have you any chance of getting any assistance from anybody else?—Well, not at present that I know of; I do not know what my children may have, how much they would have; they are rising in life, and of course they have families to rear. Of course, that takes all their time in rearing them.

15035. Are they doing pretty well?—Well, only like labourers, my Lord.

15036. Agricultural labourers?—Yes.

Allotments. 15037. Is there anything more you would like to say?—Well, on the allotment question. That is a great blessing and a comfort to the working

Chairman—continued.

classes, an allotment is, because it helps a man on in life very much.

15038. It is very good as long as health and strength last?—Yes, my Lord, it is.

15039. But it will not help you in your last days, when you are not able to work?—No, my Lord, it will not.

15040. We are dealing with old age?—But still it helps you as long as you can work, my Lord; it is a great help to a working man, and especially a man that is bringing up a family, because the two principal things that poor working men live on in the ranks of the lower class are bread and potatoes, and if he has no bread he can make a meal off potatoes, when he has not anything else. I have experienced that through life when I was rearing a large family.

15041. Was your food when you were raising a large family principally bread and potatoes?—Yes, my Lord, it was.

15042. And bacon to help it out?—Well, it is but very little, my Lord; that I have experienced through my life.

15043. I suppose bread is a great deal cheaper now than what it was in your young days?—Yes, my Lord, it is.

15044. And how about potatoes?—Well, they were much cheaper than bread, but they were on an average scale like. At present there is more ground, and they are a bit cheaper now than they were in years gone by. It is a great blessing and privilege to a poor man to have an allotment. When he becomes short of bread about Thursday or Friday before he gets any money at the week's end he can make a meal of the potatoes, and he has nothing at all else. I have had to do it aforetime.

15045. Are not potatoes as cheap now as they were when you were young?—Well, my Lord, I think they are a little cheaper now. Price of provisions.

15046. Cheaper now?—Yes; they are at the present time.

15047. Do you find anything that you have to buy dearer; is there anything you have to buy which is dearer now than it used to be when you were young?—Well, butter is. The reason my house is not more than 2*s.* 6*d.* is that I have lived in the house over 36 years; and the surrounding houses to it they have raised to 3*s.* or 3*s.* 6*d.* If I were to change I would have to pay more rent, but having lived in the house 36 years my rent is a little lower than they are at the present day. When wages rose they raised the rents, therefore for my house if I were to move I would have to pay 3*s.* or 3*s.* 3*d.* up to 3*s.* 6*d.* Rents.

15048. Therefore the rent of the house is dearer, and butter is dearer?—Yes, my Lord, it is. The rents were raised when the wages rose, and when the trade went bad again they never reduced the rents again, so they stand high to-day, unless it is a house in which you have lived for a certain number of years.

15049. What rates do you pay?—Our rates are put on in the rent, we pay no rates.

15050. What do you pay for the allotment?—Twelve shillings and sixpence per quarter of an acre, that is 50*s.* per acre.

Chairman—continued.

15051. Does the 12*s.* 6*d.* for the quarter of an acre include the rates?—Yes, clear, everything.

15052. Do you wish to add anything to what you have said; have you said what was in your mind to say?—Well, I do not know that I wish to add any more, my Lord.

H.R.H. The Prince of Wales.

Failing club.

15053–4. I think you said that the friendly society to which you subscribe is likely to break up?—Yes, Sir, it is. Well, will you allow me to speak one word. Some 12 or 18 months ago there were some who wanted to decide to break it up, and there were a few obstinate in the question, and, of course, if one is against it you could not do it—unless everyone were favourable. But there is about 40 or 44 members, and they are all old members, some much older than I am, and if that goes—when that breaks up, of course, there is nothing coming from that. Then therefore that would be totally broken up after more than 30 years' pay, and, of course, if anything happened to my health, I would have to apply to the union either for out-door relief, if they would allow it me, or to go into the workhouse.

15055. I think you said you had ten children living, did you not?—Yes, Sir, I have.

15056. Would they be in a position later to help you when you become too old to continue working?—Well, really I could not answer you truly, Sir, not at the present moment. Of course I am not in need of it at the present moment.

Mr. Chamberlain.

15057. It is very hard on you that you should have paid to this friendly society and that now it should break up, is it not?—Yes, sir, it is.

15058. Do you think that the Government ought to stop that?—If possible, sir.

15059. And to enquire into the matter?—Yes.

15060. And protect you against such a case?—Yes.

15061. You say that working men like yourself when they get old have to go to the house for relief?—Yes, sir, they do.

Large numbers of old seeking relief.

15062. What proportion of the old people above 65 have to ask for relief?—The number, you mean, sir?

15063. Yes. Do you think one in two have to ask for relief?—Well, one in three, we will say.

15064. If you had said one in two you would have been right; there are 33,000 people in the Bromsgrove Union, and of those about 1,200 are over 65; of those we will suppose that half are men, that would be 600; of the 600 who are over 65 not more than 300 would be labourers, and of the 300 that are labourers and men, no less than 276 are at the present time applying for relief, so that you are quite right in saying that when a labourer gets to the age of 65 in your union he has almost invariably to apply for relief?—Yes, he does.

Dislike of workhouse.

15065. Fifty-three are in the workhouse. There is a great disinclination to go into the workhouse, is there not?—Yes, sir, there is.

15066. Why?—Because they do not like the house; in some instances because they do not consider it is really what a honest labouring man ought to go to, the union.

Mr. Chamberlain—continued.

Character of inmates.

15067. Now, the people who go to the union, are they disreputable people or are they honest decent people?—Well, I have a brother-in-law who went in there in 1881, and that was under the distress of work, and he had a family. He was in something over three months; he came out, and he told me he did not like it. Of course, he was driven in by bad trade, and he was in something over three months, and he came out, and now he is struggling through hard scenes at the present moment.

15068. Do you think that many of the people that go to the workhouse go there by misfortune, or do they go there because they are drunken or bad people?—There are some who go that are really wasting their time at the public-house, but some people have to go who are honest and straightforward. Of course, what I mean is this, they waste their time and then they go to the union; of course, a man who is straightforward and honest, and has worked hard and striven hard, I think, ought to have relief out; that is what my meaning is.

15069. I am coming to that; but some of them, you say, go there because they have wasted their time in the public-houses?—Yes; they apply for relief, some of them.

15070. Do you think the working people care very much about that class of person?—No, sir, they do not.

Discrimination of deserving needed

15071. They do not want them to be treated any better than they are?—No, sir, the people that they want to be treated better are people who are not drunken, the people who are honest and straightforward, and have striven in life to do the best they could.

15072. And when a man has worked all his life up to 65, and then finds that he cannot work any longer, do you think that he ought to be treated better than the drunken man?—Yes; his place ought to be what they call a house of rest, I think.

15073. You want to see a difference made between the bad man and the good one?—Yes, between the principled man and the unprincipled man; the principled man that has worked hard and striven hard all his days, he ought to be provided with a better home than the man who is careless and indifferent, and will not work.

and possible.

15074. Do you think the guardians could make a difference between them if they liked?—Yes, I think they could clearly.

15075. Do you think they could find out in every case what the character of a man was?—Yes, I think they could be searched out.

15076. Well, now, suppose they found that a man had been a decent, honest fellow all his life, what treatment would you give to that man?—Why, a certain amount of better treatment than the one that is careless, will not work, and has been healthy and well, and will not work; he ought not to be used so well as the straightforward man who had strived to live and benefit the world by his labour in his lifetime and who deserves a better home than the one that will not.

Mr. Chamberlain—continued.

Deserving should have more out-relief.

15077. Do you think in all cases they ought to give a good man the chance of outdoor relief?—Yes, sir, I do.

15078. In your opinion they do evidently give outdoor relief to a great number?—Yes, they do.

15079. How much do they give them?—Well, they vary from 2*s.* 6*d.*, as far as I understand and have heard people say, to 3*s.*

15080. Is that enough?—No, it is not, it cannot be; that is a poor relief for an old man, very poor indeed.

15081. How much do you think they ought to allow them?—Well, they could do better with 4*s.* or 5*s.* each.

15082. You think if they gave them 4*s.* or 5*s.* that would be fair?—That would be a good help.

15083. And then you would not mind keeping on the 2*s.* or 3*s.* for the people who are not good people, or even forcing them to go into the workhouse?—They do not deserve any more.

15084–6. They do not deserve any more?—No, they do not.

15087. I want to ask you whether you think that what you have been telling us is what all the working people about you think too?—Yes, I do.

15088. You think there is a strong feeling among them that some difference ought to be made between the decent working man and the drunken man?—Yes, sir; and it is common talk of labouring men that the careless and the drunken get more given to them and are treated better. That is common talk among labouring men, amongst straightforward men such as I have worked with.

15089. You think that a pension scheme would be a good thing?—It would be very good, and it is very desirable, for when friendly societies fail that scheme would stand good, something like a rock.

Young would join pension scheme.

15090. And you have told the Chairman that you think that the young men would take advantage of it?—Yes.

15091. First let me ask you this, if there had been such a scheme when you were a young man, do you think you would have joined it?—Yes, sir, I do.

15092. How do you think the young men now would join it; what would lead them to join it?—Well, if they thoroughly understood it as a pension for old age, I think they would; that is my opinion; I think they would when they come thoroughly to understand what the real thing is.

Can afford it.

15093. Do you think they could afford to pay 2*d.* a week?—Yes, oh, yes.

15094. To get a pension?—Yes, certainly sir, certainly.

15095. And you think that they ought to pay something themselves towards it?—Oh yes, sir.

15096. You would not wish the whole of the pension to be provided by the State?—No, not all, because when men are young they pay to sick friendly societies, of course, they pay in their younger days, and in regard to this old age pension, certainly they would in their young days pay for that. It is very probable they would; it looks nothing but what is reasonable and right that they should.

15097. Do you think if there was such a scheme that the fact that it was managed by the Government would help to promote its success?—Yes, I think it would, when they thoroughly came to understand it and had talked about it I think they would; I have that opinion they would.

15098. Is there much talk in the villages about this question of pension?—I do not know much personally, but I have talked to several, and some old men and one or two others, and they considered it would be a very great advantage to the aged people when they become people worn out by labour; it would be a great help, a great assistance to them, because it would not be a failing affair.

Deserving aged should have out-relief meanwhile.

15099. Now, with regard to the people who are not now old, or who are getting towards old age, how are they to be dealt with?—I really cannot give you an answer to that, sir.

15100. Would it satisfy you if, while opportunity was given to young men to provide for themselves, the old men were provided for by the arrangement about which we have been talking, and a better chance was given to those who had gone through life respectable for Poor Law relief?—I really do not understand.

15101. If you were certain of being able to get 4*s.* or 5*s.* a week as out door relief, if you could show that you had lived a respectable life up to 65, would that satisfy you?—Oh, yes, yes; that would satisfy me.

15102. And then the younger people, they would have to join the pension scheme, so that when they became 65 they would have their pension of 5*s.* a week?—Yes; certainly, sir.

15103. What is the average wage of the men in your district?—Twelve shillings for men that are not advanced in life; men who are advanced in life do not get quite so much; the average is 2*s.* a day, because I take the several that are in our club, and they have to lose rainy days, if it rains all day they have to lose a day's work and a day's wage.

15104. And do you think that in spite of having such low wages they would be able to contribute to such a pension scheme, to find 2*d.* a week?—Yes, I think they would; they would strive for it.

15105. You think they would try to subscribe?—Yes, I think they would.

Women.

15106. Would women subscribe for a pension?—It is possible some would.

15107. Do you think they ought to have an opportunity?—Well, I think they ought, where they felt inclined to pay; I think it would be a fair opportunity to let them have it, to try them, to see if they would.

Nail-maker.

15108. Do the women work with you at all?—In the nailing class women work as common as men do, and of course there are women that go out to day labour; well there are not very many, but some do, I could mention several people.

Mr. Chamberlain—continued.

15109. The Catshill district is a manufacturing district, is it not?—Yes sir, and Lickey End and Catshill are not far from each other.

15110. They make nails there?—Yes.

15111. And the men and women and the children, too, work in their own house?—Yes, they work in their own shops; but I should not suppose there was much more than half what there was 10 to 15 years ago.

15112. It is very poor pay?—Very poor indeed, that and the agricultural labourers are nearly on a level; there is very little difference between them.

Young would join if taught.

15113. Do you think that an old age pension scheme should be voluntary or compulsory?—Voluntary if it could be done.

15114. And you think that without compulsion there would still be a large number of people who would take advantage of it?—It is most likely, if it were thoroughly understood, I think plenty would pay voluntarily; but when you deal with men's minds you must thoroughly instruct them before they can see the value of a thing like that; some men.

Mr. Humphreys-Owen.

Allotment.

15115. Having an allotment would be a great help to you in saving, would it not?—Yes, sir, it is a great help to the working man, a great help.

15116. So that the allotment is of importance to you in your old age; it enables you to save money which you would put aside for your club or savings?—Yes, you can always provide enough for your dinner table every day, and more than that, especially when some of the family is going away from home, it is a great help; it is one of the best benefits that can be put into a poor man's reach, is an allotment; he can grow his own stuff, live cheaper, and have a little to sell often on a small allotment; if he gets more, of course, so much the better. It is one of the greatest blessings you can confer on the labouring man; it has assisted him a lot.

Friendly Societies.

15117. Do you know anything about the Oddfellows?—The Oddfellows?

15118. Yes, the Oddfellows Club?—At Bromsgrove?

15119. Yes?—There is an Oddfellows' lodge there, but I do not know anything of it, nothing of its proceedings.

15120. Then you do not know whether it is much advantage to the working men in your district?—I cannot say.

15121. I see that some years ago they had a surplus in that district of over 2,000*l.*

Mr. Stockall.

15122. With regard to your benefit society, which is now likely to break up, have you ever had a meeting to consider the position?—No, no, only just on pay night; no, we have not had any special meetings any more than they considered they wanted to break it up some two years ago, and there was some few in opposition, so therefore it had to remain as it is.

15123. Was it ever put before the members their paying more in contributions?—Oh, we used to pay 1*s.* 6*d.* at one time; now it has been 2*s.* for some years, because it went down very low, but it was brought on, and we did pay a little more, but it was considered we were not able to pay any more some time hence. Some wanted to pay a little more, but as regards the wages we could not afford to pay any more at all.

Mr. Stockall—continued.

15124. Have you ever had your society valued by an actuary?—No, sir, not that I am aware of; we have never had it valued.

15125. Then you have been working in the dark in your particular society?—Yes, sir.

Mr. Roundell.

Pensions.

15126. You said just now, in reply to Mr. Chamberlain, that young men would be able to pay down a sum of money to get a pension in old age, and also pay so much a week; would they be able to do that along with subscribing to a club?—Well, I should suppose they would in their young age.

Out relief.

15127. They would have to provide for sickness as you have done, would they not, as well as old age?—Yes, sir.

15128. Then, about the 4*s.* or 5*s.* a week which would be sufficient for out-door relief, would that enable a man to live in his own house, to get over the difficulty of rent in old age?—Yes, I consider it would.

15129. Do you think that it would enable you, when you come to be an old man, to continue to live in your house if you get from 4*s.* to 5*s.* a week?—Not if I had not anything else; if I had no little help from anyone else it would not.

15130. You told us about bread and potatoes being cheaper; are you able now to get meat during the week which you were not able to get in former years?—Oh, yes, I have, at the present; yes, sir, I have.

Mr. Pell.

His own career.

15131. Did you begin life as an agricultural labourer?—Well, at nailing; both; I could either work at agricultural labour or the nailing; when work was bad outdoor I could turn into the nail shop, and when the weather got better I always decided to go out of doors. I used to come home, when working as an agricultural labourer, at six o'clock and commence nail making from seven o'clock to nine at night.

15132. At nailing?—At nailing, because I have a large family, wages were low, and I had to earn the last penny I really could reach and rim.

15133. And I daresay your wife and children worked on the nailing also?—I did, but we had seven children at one time and not one could work. Bread was dear at that time.

15134. That was a cruel bad business, and hand-nailing has not much improved since, has it?—It has gone down very bad.

15135. It is in a worse position than the farming is?—Yes, sir, it is.

15136. I think you said that your present earnings are 17*s.* a week?—Yes.

15137. Well, I do not see that that is a great pay, but you have been able to improve your position in life by getting out of the nailing and

Mr. Pell—continued.

getting out of the common farm work, and getting into the gardening work?—Yes, sir.

His children. 15138. At which you get better wages. Some questions have been put to you with reference to the means of meeting old age. You have no children now dependent on you, of course?—I have got two at home.

15139. How old is your youngest child?—Twelve.

15140. You said you had fourteen children, and four are dead?—Ten living and four buried.

15141. You have ten living, and the youngest is about twelve.

15142. How old is the eldest?—The oldest is about 38.

15143. And is married, I daresay?—Yes.

15144. And a young family?—Yes, three or four children.

15145. Have you any single children?—Only girls single.

15146. You do not expect that they could do much for you?—No, sir.

Out-relief. 15147. It is the practice in your union, we are told, to give 2*s.* 6*d.* and 3*s.*, did you not say, for out-door relief?—Yes, sir.

15148. And it appears from papers which we have got before us, which I need not trouble you with, that in the union in which you live no less than close upon 50 people in the 1,000 are dependent upon this Poor Law assistance, which is a very very large number, nearly double the amount of the average of England. Well, now, how do they get on with this very small pittance, these old people; they cannot live upon it, that is very certain?—The most they own for that is bread.

15149. What is left for bread if the rent is 2*s.* 6*d.*, and you only get 2*s.* 6*d.*, the rent for the house? Now please explain to the Commission how a man in Bromsgrove district lives upon

Children help. nothing, because it really comes to that?—Well, those that have relief, a good many live with their children—in instances they live with their children—that is where it is.

15150. They do get help from the children?—Well, they live with their children, and their children have to support them with the other part of the living, with just the bare pittance that they get from the union.

Housing. 15151. What sort of a house; when an old man has to go and live with his married children, are they well provided with a room for him?—There are two rooms upstairs generally.

15152. One down?—Kitchen down.

15153. And a back place?—Well, at some houses, generally there is a kitchen, and what is called a pantry; there is a room over the kitchen room, over the pantry; not a room over the wash-house, very rarely in that district.

15154. I suppose the out-door relief to the old people is given in some cases to persons living in this sort of house that you have described?—Yes.

Extent of inquiries as to out-door poor. 15155. Did you ever know the guardians make any inquiry as to whether the old person whom they are assisting with this small relief is living in a condition of health and decent comfort, and not overcrowded?—I could not answer you truly, sir.

Mr. Pell—continued.

15156. You have never heard of it?—No, sir.

15157. Can you go so far as this—I do not want to put words into your mouth—but can you go so far as this, that is to say, that to the best of your belief in the union of Bromsgrove no inquiries of that nature are ever made?—Not that I know of. I cannot really answer you truly; I cannot answer you truly.

15158. I think one may say of you, may one not, that you are hardly a fair example of an old working man in the union, because, as Mr. Chamberlain pointed out just now to you, nearly every person over 60 of the working classes—he was able to show from public figures, which is quite the right thing to go to—that nearly every old person over 60, being a labourer, being of the class to which you belong, does apply for relief. You followed what Mr. Chamberlain said to you; you are acquainted with Mr. Chamberlain; you heard the question he put to you?—My memory fails me so badly.

15159. Do you believe every old man in the union of Bromsgrove, over 65, is obliged to apply for relief in order to live?—Well, some will go a little further, and can work a little further.

15160. Yes, I quite understand that; but do you believe that, generally speaking, every old person in the union of Bromsgrove over 65 years of age, being a working man, an ordinary working man, has to apply for relief in order to keep body and soul together; I will put it in that way?—Well, I really could not answer for that truly.

Power of young to pay for annuities. 15161. You said you think that the younger men, if the case was explained to them, would be very likely to follow the suggestions that have been made to them by Mr. Chamberlain and others with regard to pensions?—Yes, I do.

15162. What do you think a young man, we will say of 24 or 25 years of age, earning the average wages in your parish, could pay down for such an advantage; could he pay 5*d.* a week?—Fivepence a week?

15163. Fivepence a week?—Well, scarcely; the wages are very low in our district generally.

15164. Still I hope they are rising?—I hope they will.

15165. Have you a post office in your village?—Yes.

Post office system: should be more published. 15166. Have you ever known a young man go to the Post Office and inquire how much he must pay a week to get this sort of pension himself?—No; I never have heard of one going to my knowledge.

15167. You do not think that they have been very keen about pensions?—Well, it has not long come out that I am aware of.

15168. Do you know that a man of between 24 and 25 years of age, paying 5*d.* a week in at the Post Office, on Government security would, at the age of 65, be entitled to 5*s.* a week; did you know that?—No, I did not.

Mr. Pell—continued.

15169. Do you think it will be a good thing for young men in your district if that sort of knowledge were made known by placards on the wall and elsewhere?—That would be a great assistance, because they would notice that through the country.

15170. You do not think that has been put enough before the people?—No.

15171. You never heard of it?—No. I never heard of anything being put before the people.

Mr. Henley.

Pension scheme to be voluntary.

15172. I think you told Mr. Chamberlain that you would not compel the young men to take up his scheme?—Well, I said I thought voluntarily.

15173. Voluntarily?—But if it was to be really known and understood by young men, I consider they would. I should suppose they would thoroughly understand the meaning of the thing.

15174. Well, we will take it that they go in voluntarily?—Yes.

Destitute who had not joined.

15175. Now, what would you do with people who did not go into it, when they reached the age of 65 and were destitute?—They ought to come to the union pay if they would not provide when they were young, just when they were getting most of the money and well able to pay.

15176. One class in the scheme would be entitled to a sum of money when they got to 65; we will say 5*s.* a week?—Yes.

15177. A certain number would not have joined the scheme, and they would be destitute at 65. What would you do with them; would you give them out-door relief or in-door relief, suppose they were well-conducted people?—Well, I think in-door.

15178. You would give them indoor?—I think I would, sir; because they would not provide when they might.

15179. So that you would not give a man of 65 5*s.* a week in out-door relief because he could get it from another source by joining a society?—Unless he had helped himself.

Does not know of homes broken up by guardians at Bromsgrove.

15180. Have you ever known the home of an old man broken up by the action of the Poor Law in your union?—The Poor Law?

15181. You know what I mean?—No, no, really. Do you mean by a man having his things taken for distress, and so driven out of his home? Do you mean that?

15182. What I mean is, that the guardians have told a person, "You will have no relief "except in the workhouse, and you must give "up your home"; have you ever known such a case as that?—Well, that is a case at Solihull you are referring to.

Mr. Henley—continued.

15183. No; I am not referring to any particular case. I am asking, in the union of Bromsgrove?—Not in the union of Bromsgrove. There was a man of the name of Parsonage went into the union, and he came out, and the very day, not far from the Alvechurch highway, and the report was he was found——

15184. You have not known a case in Bromsgrove?—Not that you have asked me about, just on that point.

15185. Have you any complaint to make with regard to the conduct of the relieving officers in administering relief to the old people?—No, sir, not that I know of. Of course, being away all day at work, and only being at home night and morning, I could not say.

Mr. Chamberlain.

Instance of death preferred to going to workhouse.

15186. I will just ask you one more question in reference to what Mr. Henley has just said. Do you know of any particular case of a man who has been refused out-door relief, and told he must come into the workhouse?—That was at Solihull, sir.

15187. Well, just tell us about that case?—I will tell you as far as I know. There is a man of the name of William Quinney, a farmer, who lives at Stoke Prior, near Bromsgrove Station, and he was a bailiff like under Mr. Everitt, who lived at Finstall Park, and he came down the garden about three years ago. The subject came on about outdoor relief, and he said he had a brother, a farmer, who lived at Solihull, and he was a Guardian of the Poor, and there was an old man applied for relief there, and he was refused, and the chairman of the Board of Guardians said he would not allow him any relief. Mr. Quinney's brother, who is a farmer, said he wanted relief allowed him; he said the man could do part work and he would employ him, and with some out-door relief, and with what would be done for him in finding him some work, the man would manage comfortably. The chairman said he would not allow him any relief, and told the old man he should go to the workhouse, and he refused to go and said he would not; and he went on some few weeks, as Mr. Quinney said. So the chairman told him he would have to go in by such a morning, they would fetch him at nine o'clock, and he was to be ready; and they went to the man, and he had hung himself at the back of the premises.

[The Witness withdrew.

Mr. WILLIAM WEBB, Market Gardener, Upper Marlbrook, Bromsgrove, called in; and Examined.

Chairman.

Occupation.

15188. How old are you, Mr. Webb?—Thirty-nine, my Lord.

15189. What are you now?—I am a market gardener now, by trade.

15190. How many acres of land do you occupy?—Fifteen; garden land.

15191. What were you before you became a market gardener?—I have worked at many trades, my Lord, in my time. I never believed in working at one. I always persevered in business, and I never intended sitting at a low ebb. I meant going on with business from the stage at which I started.

15192. Were you an agricultural labourer?—I have worked at the agricultural labouring, my Lord, the nail trade, blacksmithing, and general work; anything. I never turned my hand to nothing.

15193. Did that enable you to put by money enough to become tenant of 15 acres?—The way, my Lord, that I started to become tenant of 15 acres of land was: firstly, when I was married. We had some children; they began to come, as I may say rather fast; and I could see no hope but in perseverance. By that I got an allotment. I started with an allotment, and I got on to the fruit growing, as I pretty well understood the job. I went on from one allotment to two allotments; then I began to take up other small portions of land, till now I have got fifteen acres of land. I have got 10 acres under fruit, and five acres, I may say, under various crops; we plant differently, you understand.

15194. You are, I hope, doing very well now?—Yes, I am going on fairly well, my Lord; pay my way and money to go on with.

Old age pensions needed: example.

15195. But you want to speak about the position of the old people when they can no longer work and earn wages?—Yes, my Lord.

15196. Would you tell us what you think about that matter?—Well, firstly, I think that old people who have worked honest and hard through life should be provided for and kept decently by the ratepayers, or by the State, you may put it; but I say by the ratepayers or out of the rates. Secondly, I have a case very close to me, a man that I know thoroughly well, he is now just nearly 71; not quite, between 70 and 71. That man is in a friendly society. The friendly society provide him with sufficient means to go on through life if he had an accident, or was unwell for a time. But now his pay is very small, and every now and then he has to go off the funds to attend to his allotment and his garden. He is very lucky; he has got a large garden, and his allotment amounts to nearly an acre. By his allotment and garden he stays off the funds of the society somewhat; perhaps four months, from three to four months, I will not say exactly, because it depends on the weather. His allotment and garden assist him, and then he has to go on the funds of his society to support him the remaining part of the time. Now, my Lord, if he had got the prospect,

Chairman—continued.

or had gone on, I may say, to something such as this pension scheme is to provide for old age—not whilst a man is in his work, and whilst he can work well, but when he is in his old age; now, if that man (I know him thoroughly well; a near neighbour to me,) if he had got 4*s.* or 5*s.* a week as an old age pension, he would not want to go on to his society, say eight or nine months in the year. With his allotment and his garden land he would get a good living, and be able to go on comfortably. By that, gentlemen, the society which he is in would receive and have a considerable amount of really moral backbone in it out of the old pension scheme.

15197. I suppose the case of the man you have just now been speaking of——?—John Banner, up in Marlbrook, near Bromsgrove.

15198. Is rather different from the ordinary case of an old man of 71, a labourer?—I may say this, he has been a man who has worked; he has worked on the soil and he has grown his own vegetables. By that he has had what I may term the best of vegetables, good vegetables, which have naturally kept him in a better bodily condition.

Many come on rates in age.

15199. Do you know many men of his age who are not receiving relief from the workhouse?—Well, with reference to receiving the relief from the union——

15200. Please answer my question. Do you know many people of the age of your friend, 71, who are living on without getting help from the union?—I know a few, my Lord; just here and there one.

15201. But are the greater part of them receiving relief?—Some portion of them.

15202. The greater part or not?—There is a distinction, my Lord, in the labouring men of our district; they go, as I may term it, in two ways; there is the honest labouring man, who wishes to keep himself by his own honest and industrious labour; there is the loafer, ne'er-do-weel, the wastrel, and what I may say no better than dirt, he still keeps on the union, and there he will remain, because he does not intend to work; he goes and applies for relief till he gets it. Besides, I can cite a case.

But these mainly wastrels.

15203. Stop a moment. What is the proportion of these inferior persons to the better sort of persons that you speak of?—Well, I should say there is quite as many of the inferior as of the honest in our district, however.

Mr. Chamberlain.

15204. This is where the market gardens are?—Yes, sir, that is where it is starting.

15205. There is a great deal of strawberries there?—Yes; I have got 10 acres myself that lie under strawberries and raspberries, nearly three acres under raspberries, sir; I said, sir, that there are so many of the wastrel and ne'er-do-weels in my district where I am. Let me speak just of my own district; I am not going to other districts that I do not know, gentlemen. Let me tell the truth as near as possible.

Chairman.

15206. Yes; that is what we want to hear. Do many of your neighbours, when they reach the age of 65, or thereabouts, go to the workhouse?—Generally, my Lord, those who go to the union, as a rule, are the loafers and ne'er-do-weels. The honest labourer in my district is pretty well looked after by what I might term those who are a little bit better to do, and those who have a little; and they are kept from the union rather more than they are in some places.

15207. Their friends help them?—Yes, my Lord, a great deal at times.

15208. And, of course, the friends have not the same interest in helping the wastrels?—No, decidedly not.

Dread of workhouse.

15209. Have you anything to say about the treatment of the old in the workhouse?—Yes; I know of two cases, I might term it. I know of one, namely, William Gould and his wife. They dreaded the union, and dreaded it. I was holding some land by them, and they were neighbours to me, so that I was thoroughly acquainted with them. They dreaded it till they made themselves bad and bodily ill, and brought on their death sooner than it otherwise would have occurred, because of the stigma and the thoughts of going to the union. These were people that were honest labouring people, and wanted looking after. And another case, George Banner, Staple-hall, near Bromsgrove.

15210. Just let me ask you a question. If those people had applied to the union, they would not necessarily have been sent into the workhouse?—Well, my Lord, the answer to that is exactly in this way: In the Bromsgrove district the relieving officer is not a man with civility to go to talk to. An honest man scarcely likes to go to him. Now, in my own case, I have been to the gentleman myself to apply for relief for other people, and tell him the state of things. He is more like—well, I may say, a dog growling at you. He does not receive any people at all fairly and honestly. He does not look after the case just as he ought to do. Thereby the honest man gets growled at, and he is afeard and ashamed to go and meet with the treatment he gets.

Relieving officer harsh.

15211. I am very sorry to hear your account of the relieving officer; but, after all, it is the guardians who decide whether a man shall be relieved in the workhouse, or out of the workhouse, and how much he shall receive, and not the relieving officer?—Decidedly; but the poor have to go to the relieving officer first.

15212. Yes?—And that is where they get the growling.

15213. And you think it is that that makes them afraid of going further?—A great many of them in the Bromsgrove district.

Most paupers are wastrels.

15214. There appears to be a very large number of people in the Bromsgrove district receiving relief in some form or other?—Yes, my Lord.

15215. Over 1,400?—Well, it is chiefly the loafer, the ne'er-do-weel, the wastrel, him that I said before was no better than dirt. I attended the Union Assessment Committee early this month, and a man I know, namely, William Savage of Catshill, was there in the waiting room to apply to the guardians. I heard the relieving officer, Mr. Potter, asking him, the said Savage, "do you want to go to see the guardians again?" He said, "I do; for I cannot live on what I am having." Now, I know for a fact that that man has been on the parish—what one may call "living on the rates"—for now over thirty years. He never worked, and he never intended to work. I call that man a wastrel, and a ne'er-do-weel, and no better than dirt. For my part I would have him to be cast into the union, or prison; in fact it is prisons and unions that these men should be put into; they ought to be sorted out. I have got some near to me in my district, more's the pity.

Chairman—continued.

Decent should have help in age decently.

15216. What do you think ought to be done in the case of decent old people?—I consider that they ought to be looked after, and when they become that they cannot work that they should either have a pension scheme or otherwise be treated decently and respectably with reference to the rates and receive a fair amount of poor relief, and that the guardians should look after them better than what they do. In other terms, I will put it that in the case of honest poor people, two or three ratepayers should sign a paper, and their decision should go to the guardians, and that the honest labouring man when he has worked till he cannot work should not go to be growled at by the relieving officer.

15217. But do all relieving officers growl?—I mention the one, my Lord, that I know particularly. I do not speak of them that I do not know.

Out-relief too low for decent.

15218. What payment do the guardians usually make to an old man who is 62, out of the workhouse?—What payment?

15219. Yes?—I know of some—I know of one man in particular that had 1*s.* 6*d.* They generally start very low. Then perhaps they will get as high as 3*s.* 6*d.*, but it varies. Now and then some guardians will look after some man, and perhaps they will get him as high as 3*s.* 6*d.* It is not always, my Lord, at one price—according a little to his position in life.

15220. Do you consider that enough?—No, my Lord; I do not consider it enough for the honest labouring man, but I consider it far too much for the wastrels.

Should be 5*s.* or 6*s.*

15221. What do you think an honest labouring man ought to receive from the rates?—Five shillings or six shillings, because I think that a man who has worked till he is 60 or 70 years of age, an honest, hard-working man, ought, during that time, to have earned enough, even for the welfare of his country, or the welfare of the State, to be respectably provided for.

15221*. Then you think that all decent, industrious men, who, for some reason or other, have not provided for themselves, should receive at least 5*s.* or 6*s.* a week from the poor-rates?—Yes, my Lord.

Assisted pensions better.

15222. I suppose you would rather that they were assisted in some other way than from the poor-rates?—I would a great deal rather, my Lord, they were all assisted by the old age pension scheme, which I have read of, of Mr. Chamberlain, also that I have heard explained by Mr.

Chairman—continued.

Austen Chamberlain, our present member for East Worcestershire. I heard him thoroughly explain the old age pension scheme, and I think, and make myself well satisfied, that young people starting in life will take up that position, and that it would ease the rates, ease the ratepayer, ease the guardian's labour, and the honest labouring man would provide for himself thereby; the honest labouring man that wished to do well would separate himself from the wastrel and ne'er-do-weel.

15223. Do you employ many workmen?—I do not employ but about one as a regular hand, but I have a number of people at different times of the year. I have 12 children of my own, and I put them all to work, and I always lead the road myself. I and my family do a great amount of work, and, when we have got some work that we cannot do, we employ labour. My labour bill last year came to about 64*l.*

Mr. Chamberlain's scheme (Case II.) very popular.

15224. Do you think that many young men have enough backbone, to use your own expression, to begin to subscribe to a scheme like Mr. Chamberlain's?—I do, my Lord, immediately it became ventilated, and they knew how it was I have heard, since I heard our worthy member for East Worcestershire explain it at the Board School at Catshill, I have heard a lot of conversation about it. The very thing that carries the pension scheme in the minds of young people is, that if they should die before they reach the age that the pension should come, the pension scheme provides that a man's wife and family shall receive it back again, the whole that he has paid.

15225. That is one of the schemes; there are two schemes?—Yes, my Lord.

15226. One that makes no such provision as you have mentioned, and the other that does?—Yes.

15227. The one that goes in for the second pays rather a higher rate; about double the amount. I think you think the other one would the most popular with the working people?—The working people, generally, my Lord, since that meeting, and as that young gentleman explained it, are decidedly going in for the pension; and if they should die before they reach this age, so that the money should come to the wife and family. That is the mind and the opinion generally of our district.

15228. You think they could afford to do it?—I am satisfied they would.

15229. What is the rate of wages among the agricultural labourers in your neighbourhood?—Well, generally, my Lord, when we have a labouring man, I pay 2*s.*; but I generally pay per day according to what my man is.

Wages.

15230. But is that the general rate in the district?—Well, a fair day labourer, I will term it, gets about 2*s.*, a good man, what I might term in the best of his life, or, in another way of putting it, is a little more skilful or better, gets perhaps 2*s.* or 3*s.* a week more, according to his skill and industry, according as he is a good man, or good for anything. Some do not get 2*s.* a day.

Premiums can be paid.

15231. Now, do you think a man getting 12*s.* a week would pay the amount that Mr. Chamberlain's scheme requires; this second scheme?—Yes, my Lord.

Chairman—continued.

15232. This which would enable his family to receive what he had paid, supposing he died before he was 65?—Yes, my Lord, I am well satisfied that they would pay it, and be thankful, because it would be sure.

Would not hurt friendly societies.

15233. Do you know that portion of the scheme which refers to the assistance given to those who belong to friendly societies, and who are willing to secure themselves against old age?—I know, my Lord, in this way, that people generally wish in our district to provide for themselves; that is, the honest labourer.

15234. Yes: but about the friendly societies. Do you know that portion of Mr. Chamberlain's scheme which relates to the friendly societies; if you do not you need not say anything about it?—I know, my Lord, there are many who would like to provide for themselves, and with reference to the friendly societies, I believe that the scheme would strengthen them.

15235. Did you ever belong to a friendly society?—Yes, my Lord.

15236. A good one?—I did belong to one, but not now.

Mr. Roundell.

Out-relief.

15237. If 5*s.* or 6*s.* were given for out-door relief to honest persons in old age, would it carry with it any stigma as coming from the Poor Law, would it be any reproach in their eyes receiving from the parish 5*s.* or 6*s.* a week, a decent person in old age?—No, sir, decidedly not; for the decent hardworking man, the only thing that I should see any stigma in any way would be the wastrel; he would think that he ought to have the most the same as he has now.

15238. Let us leave the wastrel alone; but th decent man, would they not think it any stigm to receive 5*s.* or 6*s.* from the parish in old age —No, nor the ratepayer generally.

15239. You distinguish between the wastrel and the decent people about a pension, and then your answer would be that the wastrel would not become entitled to it, because he would not have subscribed anything towards it in his earlier life?—Decidedly he would not, because he intends spending and getting rid of all that he can as fast as he possibly can.

15240. Well, now about Mr. Chamberlain's Old Age Pension Scheme; at what age would you wish any such pensions to be given?—I should think that they ought to become voluntary at 65; some men want it a year or two sooner, or some perhaps a year or two later. You know, perhaps, yourselves that all men are not of the same strength and constitution, but I should say 65 would be a fair and reasonable age.

Age for pensions.

Case II. best.

15241. Then you told us about the greater advantages of that part of his scheme, in which, if a man died before getting to be 65, his subscriptions would be paid over to his widow and children, you remember that you said that?—Yes, I did.

15242. What I want to ask you is, is that the most popular form of Mr. Chamberlain's Pension Scheme?—That is the way I understood it when I heard our young member explain it; that is

Mr. Roundell—continued.

the way I understood it. Further than that, I have heard it talked about amongst young people, and that is the way it is taken generally, that is the way it would take in the minds of the labouring people ; so that if they did not live to receive it, it would really come to their widows and families.

Payments possible.

15243. And to get that they would be willing to pay the larger contribution?—Yes, decidedly they would.

15244. Then one more question, do you think that they would be able—take the young man—would he be able to contribute towards an old age pension in his early life as well as subscribe to a club for sickness and funeral benefit?—The honest labourer would.

15245. Yes, we are speaking of the honest labourer?—Because he would be providing for his old age.

15246. My point is, would he be able to do it out of his wages?—Yes, in our district, because he is materially assisted in our district with the allotment and garden. We find he gets a considerable amount, I may say, not in cash, from his allotment and his garden so particularly, but he grows food, say potatoes, cabbage, and very often offals to feed him a pig or two. This has saved a lot of money going to shops to buy that produce, thereby he lives much cheaper.

15247. That would help him to pay this larger sum to get an old age pension?—Yes, it would ; that would help him right over it still, and a little to spare.

Mr. Henley.

Poor Law ; loafers get more than honest.

15248. Is there much objection to the Poor Law in your district as it stands—the Poor Law alone, not the administration—the law?—Yes, there is, because the labouring people cannot bear the thoughts of it.

15249. Of the law?—Of the administration of the poor.

15250. I was just coming to that, but the law itself?—Yes.

15251. Do they object to the law as it stands, the law itself?—They object, sir, to having to go to the union, and the small amount that they get, and generally speaking, in our district they always object because the honest man never gets so much as the loafer and ne'er-do-weel, because the loafer is there continually till he gets his desired amount, or nearly.

15252. That is the administration of the law but you have nothing to say about the law itself —No, sir; not particularly.

15253. Then what I understand from you is that you do not think they get adequate relief, sufficient relief?—No, not the honest man.

15254. And some persons get too much relief? —They do, a great deal, because there are many of them who do not deserve a farthing.

15255. I think you mentioned that they had somebody to speak for them from the parish?—Well, that has been done for some honest people, for some honest labouring people that has been done.

Pension scheme to be voluntary.

15256. Now, you are in favour of Mr. Chamberlain's scheme?—Altogether, sir, I believe in a man seeking for himself.

Mr. Henley—continued.

15257. And would you make that compulsory or voluntary?—Oh, certainly voluntary.

Treatment of aged poor who had neglected to join.

15258. What would you do with the people, when they got to 65, and they had not joined it, and were destitute?—If they had been honest, industrious, and straightforward I should say give them a good, fair allowance of relief from the union.

15259. Would you give them as much as the people would get who subscribed to this scheme? —I should certainly give a man and his wife 5*s.* or 6*s.* a week, but where it was one it would be less, say 4*s.* for one.

15260. Would you give 5*s.* a week to an old man who had not subscribed to this scheme when he was young, and had not taken advantage of it?—If he had the privilege of subscribing to the old age pension scheme, and he had not taken it up, I should look upon him as not so good a member of society as he should be.

15261. What would you do with him?—I should not be inclined to allow him so much as I should to those who had tried to provide for themselves.

15262. What would you give him; how much? —Well, I should say 3*s.* or 4*s.* for the honest man.

15263. I am speaking now of a man, whether he is honest or not, who has not joined the scheme?—Yes.

15264. And when he arrives, destitute, at 65, what would you give him?—One who had had the privilege of joining it?

Chairman.

15265. Well, he had not joined, that is the point?—I should not give him so much, my Lord ; I should almost put him down with the loafer; and it would depend chiefly on his character what he did get. I should like to say that in our part of the country the cases are not looked into; the man's real character is not looked into and his strife in trying to do through life. I believe in assisting an honest man, and he should be assisted, and if he has neglected his business through life I consider he ought to have a worse end.

Mr. Henley.

15266. Should you give him any out-door relief at all, or should you offer him the workhouse?—Decidedly I should, if he had been an honest worker.

15267. Although he had not subscribed to the scheme?—Although he had not subscribed, I should allow him some.

15268. Then you put him nearly in as good a position as the man who had subscribed to the pension scheme?—I should put him in a position, but considerably under the man who had subscribed.

15269. But should you give him such an amount as he could not live upon?—I should like to give him some bread and cheese. I should like him to be just that he could go on.

15270. Then what do you think an old man could live upon, and pay rent?—A man by himself, in our part of the country, the houses mostly have fairly good gardens, and they make

Mr. Henley—continued.

a considerable amount out of them; suppose he got 4*s.*, 4*s.* 6*d.*, perhaps 5*s.*, 5*s.* would be rather a high figure, and what he got off his land, and perhaps a little help from his family, I think he would be able to go on.

15271. He would be just in the same position as a man who subscribed to the scheme; that is practically what it comes to?—Barely, sir.

Workhouse for wastrels.

15272. Do your people think that the workhouse should be done away with altogether?—No, I think the workhouse and the prisons should be open for the wastrels. It is the relieving officers that want to be done away with altogether.

Chairman.

Ratepayers should take place of relieving officer.

15273. You must have somebody to do his work, only you want a better sort of person, I suppose?—I should like, my Lord, in the first place, for two or three ratepayers, who really knew and understood the case, to give a man a note, to state his case, and for their decision to be final until the first board meeting, when the guardians' decision should be final, when they should take the case up, but for the ratepayers to start it, not for the honest man to have to go to be growled at by the relieving officers.

15274. Well, I hope that is an exceptional case, but in the way you propose to administer relief, might there not be this difficulty about it: All the money now is paid by the whole of the parishes of the union into a common fund?—Yes, my Lord.

15275. Would there not be a desire in any of the parishes, under your scheme, to get as much out-door relief for the people as they could in their own parish at the expense of the whole union?—I think not, because the ratepayers would be looking after the honest; I think that the ratepayers would have too much wit and knowledge to give the dishonest wastrel a paper to go for relief.

Mr. Pell.

15276. When you say the ratepayers would have too much knowledge, are you not aware that the ratepayers are the people who are responsible for all this now; you are a ratepayer, are you not?—Yes, sir, I am, and a freeholder.

15277. And the ratepayers have the power of electing the gentleman called your guardian?—Yes, sir.

15278. And that is the man who acts for you; what plan could you propose better than that for dealing with the wastrel; you do not propose that the ratepayers should meet every board-day and waste their time going into some case; would you like to see any change in the Poor Law, to get rid of the guardian; to put somebody instead of him?—Certainly not; the way I suggested was for the ratepayer to put a man on the funds of the guardians, and for them, by a note, to explain his case, and to do away with the relieving officer altogether, and for the guardians to look after the cases more, and get more acquainted with them.

15279. Get rid of the relieving officers?—Yes, altogether. We do not desire them; we do not need them.

Mr. Pell—continued.

Who does not inquire properly.

15280. You know that the relieving officers' duty is to make inquiries when a person applies to them?—It is to make inquiries, but they very reluctantly do it. If an applicant (as some are in my district) is three miles away, the relieving officer does not care about the journey, and very often he takes care he does not have it.

15281. You are not well up in the Poor Law. Perhaps you will let me tell you the relieving officer is bound to visit the house; not once only, but repeatedly?—Well, he does not do it in our district.

15282. Would it be as well for you to give a hint to your guardians on that subject?—I have done so, sir, several times.

15283. You have a good number of old people who are having out-door relief?—Yes.

15284. Is the relief given in money in your place, or in bread?—Bread and money, sir.

15285. Does the relieving officer carry the money to the houses of the old men?—Decidedly not, sir.

Poor have to fetch relief.

15286. How does the money get to the old men, then?—They have to go for it.

15287. How far has a man sometimes—the worst case that you know of an old man—to walk, or to send for this?—Three miles.

15288. A very old man in many cases cannot do it; cannot walk that distance?—Well, they have to creep as well as they can. I have seen them on the road when I have been out with my cart, when they could scarcely get along; it was a great pity to see them out, let alone going to crawl after it.

15289. I suppose if they could not come the relieving officer would give it to some person who came for them?—It is done, but the relieving officer always grumbles a great deal; in fact, I have heard that complaint.

15290. Did you know that the relieving officer, having made his inquiry, is bound to make an entry in a book, which the Government Department here in London furnish, stating all the particulars about the old man, or old woman—how old he is, what children he has got, what his children are doing, and all the circumstances of his case. Did you know that the law requires that?—I did not know that it requires it.

15291. It is very useful that you should know it, because you would perhaps get better attention?—If they do it, it is always done on their own account by the relieving officers, not an acute account, I can confidently say, inasmuch as I fished a case out. Only about three months ago——

His own career.

15292. The chairman put a question to you, very early in his inquiry, as to how you made your start in life. You have told us you have been able to turn your hand to anything, and that you meant to get on in the world—that is your expression?—Yes.

15293. The time came when you began to get a little land, and your answer to the chairman was, "After I married"?—I married a wife before I had any land.

15294. Did your wife bring you any money?—None at all, sir.

15295. Then came the ten children?—The twelve children, sir.

Mr. Pell—continued.

15296. But you being a fruit grower are able to employ them profitably, are you not, in picking the fruit?—Decidedly, now, I have the profit of their labour.

15297. No doubt at first it was very hard, when you put the cradle under a bush unemployed?—Yes, sir.

15298. It is a very profitable employment, I think, to put the children to pick the fruit, and in fact you have great difficulty, have you not, in getting hands for fruit-picking?—Yes, sir, I have great difficulty, and very often pay something like 2*l.* a day for picking.

15299. Why do not other young men follow the same line of life that you have done, and be determined to push forward, pension or no pension—determined to push forward and get money?—Well, there is rather a difficulty in one way, even if they desired land to go into, in my case and in my way. There are many people in my district who cannot bear to see a labouring man go on; they like to keep him down; but I would not stay like that, I would go on, whether or not.

Pension premiums and other investments.

15300. You are, I hope, making money yourself now. Do you feel inclined to invest any part of that in purchasing an annuity, or would you like to keep that money and take a bit more raspberry and strawberry ground. If you had 20*l.* in your pocket, under Mr. Chamberlain's scheme you might apply that partly to the purchase of a pension. Would you withdraw your 20*l.* for that purpose, or would you like to take a bit more fruit ground?—If I only had that 20*l.* and if there was land I could take to make an immediate return, I should go in for the best penny, as I always did; but, if possible, and it would not take 20*l.*, I should like to provide then and now, and I should be very anxious now to take up a scheme and provide for my old age. I do not wish to labour always; I should like to keep on until I get somewhat inferior, if the Almighty should spare me that long, and then I should like to be in a position to sit down and say, "I have got something provided for it, and "I will live upon it."

15301. I wish to correct that. Mr. Chamberlain corrects me and says I put the sum at too much?—Yes.

15302. Supposing you had 20*l.*, and the opportunity of taking more fruit ground, would your own view be to take 5*l.* out and apply it towards a pension scheme?—I should certainly be for the pension scheme; that would be providing for my old age, and for what I might term a "rainy day," and then the other I should go on with in business.

15303. The 15*l.* you would go on with in business?—Yes, as far as ever it would allow.

15304. Do you not see as good a prospect of making a provision for old age by keeping all your money in the industry you are in now, as by laying a payment by for a pension?—I should like to provide for old age.

15305. Do you not think you can do that on your fruit-growing?—Well, if I provided for the old age pension, and paid into that, I should be sure thereof, and with reference to putting every farthing into fruit-growing I do not particularly

Mr. Pell—continued.

care about it. I like to get a good lot off a little bit of ground, and do it well.

15306. But you feel you would be insured against the effects of blight and pestilence if you got a pension—that is what you feel?—Well, I should be sure to provide for it.

Mr. Chamberlain.

Pensions and friendly societies.

15307. I will ask you one question: Do you think that such a pension scheme as mine would injure the friendly societies?—I consider it would not injure them at all, but give them an immense amount of moral backbone. I consider thoroughly it would strengthen them and improve them.

15308. Do you know any friendly society now which provides a pension for old age?—No, they pay the chief part of their money in a man's lifetime. When he comes to be old they pay but very little.

15309. And if a man, by joining a friendly society, and paying a very a little more than he pays now, could could get a pension for old age, as well as sickness pay, do you think that would be a temptation to him?—Oh, yes, almost in all cases; and in my part of the country there are many that would like to provide for old age, as their societies do not do much in that way. There are several societies in my district that, through old age, and so many coming on like that there, they have really put it down as low as 2*s.* a week, which is a matter of nothing; it cannot be regarded as providing for old age.

15310. Do you think that if a friendly society were able to offer an assured pension for old age, as well as the other advantages, they would be still more popular than they are?—Oh, yes, especially if they had got what we might say a Government guarantee, or recognised by the Government as a sure security.

Age for pension.

15311. What about the age at which pensions should accrue, do you think 65 is a fair age?—I should think 65 would be a fair and a just age; there may be some people who would want to go on a year or two before that; there may be others, of a stouter constitution, and better bodily, that would not want to come on at that age; but I should judge, for my part, that 65 would be a fair and a just age.

15312. Suppose, to the scheme as originally proposed, we were to add that a man might take his pension at 60, if he wished; but then he would get less, and that, if he postponed it to 70, or any time after 65 that he liked, he would then get more; would that add to the popularity of it?—I think 65, sir.

15313. Sixty-five would be a fair average?—Yes, to come on at 65.

Lord Playfair.

Non-pensioners.

15314. I think, if I understand you, you want the pension scheme to be voluntary?—Yes, decidedly.

15315. But, at the same time, to put a pressure upon men to join it, by saying, "If you do not "join it the State will not give you 5*s.* a week "at 65"?—I should put no pressure on any man to join it; simply what I said was I should not

Lord Playfair—continued.

treat the man so well (even if in the latter part of his days he had been honest and industrious), when he got to the union, as I would the man who had joined it and tried to seek for himself.

15316. That is exactly what I mean, that if he did not join it, when he had to go upon the union, the union would not be bound to give him 5*s.* a week?—Decidedly it should not, my Lord.

[The Witness withdrew.

Mr. John Henry Smith, called in; and Examined.

Chairman.

Occupation.

15317. Where do you live, Mr. Smith?—At Hampton-in-Arden, my Lord.

15318. Do you know in what Union that is?—In the Meriden Union.

15319. What is your employment, what is your occupation?—My occupation? I have been parish roadman for the last two or three years, parish roadman paid by the ratepayers of the parish; they are not given over and taken over by the county council there in that parish.

15320. What is your age?—Fifty, my Lord.

15321. You were originally in the Army, I believe?—Yes, my Lord.

15322. How long?—Ten years, my Lord.

15323. And then you took to labouring?—I was brought up as a labourer; I was at work at seven years of age under Mr. Luke Perryman, of Mercott Hall, Warwickshire. He had a model farm, and before I was seven years of age I was employed by him linnet tending.

15324. What wages were you getting?—I was getting 4*d.* per day, then, my Lord.

15325. But lately what wages have you been getting?—On the parish roads, 2*s.* 6*d.*

15326. A day?—Yes, my Lord.

Assisted pension scheme.

15327. You have heard Mr. Chamberlain's proposals discussed; what do you think of them?—I think that the old age pension scheme is very desirable and most requisite.

Great value.

15328. What, in your opinion, are its main advantages?—The principal advantages, in my opinion, would be to protect the industrious agricultural working man, the one that works, that strives to protect himself against old age, simply if a scheme like unto this were laid out before him, any man that was honest would accept it. He is insured for a penny a week; at one penny a week, if he entered at five, in 20 years it would amount to more than the 25*s.*, my Lord. Why not then protect yourself against being classed with every one who has never tried at all, I say every honest working man would try and do so.

15329. Have you ascertained the opinion of the working men in your part of the world on the subject?—Yes, my Lord.

15330. What is their opinion about it?—Their opinion is that even those that are over and exceed the age of 25 would willingly pay a little extra to protect themselves in that manner.

Details

15331. Do you know Mr. Chamberlain's second scheme, one by which the payments of a subscriber are returned to him, or returned to his family, in the case of his death?—I noticed, some months since, that Mr. Chamberlain's scheme was that if a man paid 5*l.* down his relations should, provided he died, draw the whole of that from that fund again; also if he left a wife there is a provision for the widow and children, and it was then that the wife should receive 5*s.* per week pension from that fund and monies not exceeding 12*s.* a week to support her family if she had eight or nine children.

Chairman—continued.

15332. Which of those two schemes do you think would be most popular amongst working classes?—I would speak as to this, that instead of paying 5*l.* down at 25 years of age, say defer this until it gets into working order, pay 50*s.* down and defer the other 50*s.* till the man attains 30 years of age, but still all in its own course.

15333. He might have an opportunity of paying the second 50*s.* at any time up to 30 years of age?—Yes, my Lord. Also, what I would say is this, that for a man like myself (I have one son) I think the scheme ought to be left open even to youths; let the money be paid in when you like, even by your father. Say I am the father of a boy; let me protect him. There is nothing in your scheme about that; could you not enter it, Mr. Chamberlain?

Mr. Chamberlain.

15334. You are quite right; that is intended?—That is my opinion of it.

15335. And that would be permitted under the scheme?—Yes.

Chairman.

15336. That could be done under the scheme?—Yes; also to men that exceed the age of 25 or 30, allow your scheme to be laid open on their paying the money which would be extra expenses; that would be extra money.

Scheme not bad for friendly society.

15337. That part of it that relates to friendly societies: have you considered that part?—Do I believe that it would injure the friendly societies?

15338. Well, put it in that way?—No, my Lord, I do not; not in the least, in my opinion. I have spoken to the secretaries of different lodges, and they concur in certain matters with me.

Failure of his father's societies.

15339. Do you belong to a friendly society yourself?—No, my Lord. After a life of toil, such as I speak of, my father at 88 years of age and six months, was working on the Kenilworth turnpike at piecework, and up to that date had not asked for relief from the parish, although he had brought up a large family. My father was for many years in a sick club; but when the new societies made a start, such as the Hearts of Oak, the Oddfellows, and the Foresters, the young men joined them, therefore the sick club failed, and the dividend was one shilling. At 89 years of age he was obliged to ask for parish relief. The parish gave him 2*s.* 6*d.* and a loaf per week to live upon and pay rent. Seeing this I declared I would never join any friendly society.

15340. Have you considered how the Poor Law affects the aged poor?—About the Poor

Chairman—continued.

Law, asking for relief, &c.; have they any dread upon them?

Workhouse: bad company.

15341. Yes?—There is this; the honest working man or woman, say my mother, she carried letters for 68 years, and she had a thorough dread of the workhouse; at 81 years of age she was going over 10 to 11 miles in the morning. On her return one morning she found her husband at 91 dead in bed, and that so unhinged her mind that she never carried the letters after that morning. Seeing herself alone in the world, knowing we were too poor to assist her, and nothing but the workhouse before her, had so unhinged her mind that she was carried into the workhouse insane. I visited my mother in the workhouse, and I found her sitting by the side of a woman who had all her hair shaved off her head because she was in a filthy dirty state when brought in by the police, covered with vermin.

15342. What workhouse was that?—That was in Meriden Union of Warwickshire.

15343. How long ago?—It was in October 1892, I believe, and I went the same day for the register of my brother's birth to send him as he was going to join the Foresters. My mother was never right in her mind after she found her husband dead; she was an imbecile.

15344. Then you consider that respectable old people are not properly treated in the workhouse?—So far as I could see, the place was very clean, very clean, indeed; but I could not think that it was just treatment being held out towards my mother when there was she sitting and obliged to associate and end her last days with the scum of the earth that never attempted to try at all; that is what always hurt me.

Out-relief: 2*s.* 6*d.* and loaf.

15345. What do you say about the relief that is given out of doors to the poor?—There is half-a-crown and a loaf given out in many instances.

Some earnings allowed.

15346. Well, what do you say to that?—A man when he has relief, outdoor relief, can do a little work, if he can do it; and if he cannot, they allow them that in many parishes, half-a-crown and a loaf. It is not sufficient in many instances.

Mr. Pell

15347. And to go to work?—They can do little work; there is a man 72 years of age. I met him the other morning, and he had been four miles with a barrow, when I was going down on the road to my own work; he had been four miles and he had a sheepskin in the barrow.

Chairman.

Should be more.

15348. Have you observed that these old people suffer much from not having a sufficient allowance from the Poor Law?—I have observed that in many instances. The half a-crown and the loaf are not sufficient to pay rent and keep the man and his wife.

15349. But a man and his wife would get a larger allowance than a single man?—My father, as I say, at the age of 91, with his wife 81, only received 2*s.* 6*d.* a week and a loaf, and that was all that was allowed there.

Mr. Chamberlain.

15350. Do you think half a-crown a week is enough?—I do not, sir.

15351. What ought it to be?—Five shillings.

15352. You think 5*s.* would be fair?—It would keep any person in comparative comfort and happiness.

Only decent people should have it.

15353. Would you make a difference between honest people and drunken people?—There would be a difference, in my belief, and as far as I should propose; that is if this is a scheme to protect the industrious, not to hold it out to those who have not tried to protect themselves against old age.

15354. I am not talking of my scheme, I am talking of the parish relief?—Parish relief I should never believe.

15355. Talking of the parish relief, would you give more to a decent working man, who, when he was old, had to ask for relief, than you gave to a drunken fellow?—He is more deserving, but then I cannot see how it can be done.

15356. Do you think the guardians could not make any difference?—I cannot see it, sir.

15357. Could they not say to the drunken man, "We will not give you outdoor relief; you must come into the workhouse"?—Decidedly, sir; they can do that.

15358. And only give outdoor relief to the man who has been respectable?—That is the truth, sir.

15359. And allow him to keep up his own house, and give him enough to help out his livelihood, while the drunken man they would compel to come into the house?—Yes, sir; that is correct.

Dread of workhouse.

15360. The poor people in your district, have they a horror of the workhouse?—A thorough dread of it.

15361. Would they rather have a pension scheme than the workhouse?—Scores I spoke to only wish that it was held out to them now, and they would be willing to subscribe to any scheme that would protect them from entering the workhouse when their working days cease.

Pension scheme would be popular.

15362. And they would be glad to pay something themselves towards the pension?—Yes.

15363. And you think they could, if they chose, find the money required for my scheme?—I am positive of it; all that I have spoken to have spoken the word.

15364. If it were explained to them they would join?—Yes, sir.

With double payment and more benefits.

15365. Would any of them prefer to pay less, and then only to have a pension if they lived to 65; if they died before to have nothing?—They prefer paying the whole; but those I have spoken to thought it would be best for them to start off on that with 50*s.* and hold it open the same, but the other 50*s.* to be paid on attaining to 30 years of age.

15366. They do not object to the 5*l*, but they would like to pay it gradually?—At the twice.

15367. At twice?—Yes, but in both county and town there is not the least doubt but what as soon as it was explained to them most people would pay it on attaining the age of 25.

Mr. Chamberlain—continued.

Women would join.

15368. Do you think the women would join?—They would be very anxious, I think.

15369. And they would be able to find a similar sum in order to get the advantage?—I think the women I have spoken to, several, not only my own, but even ladies I have spoken to, have said, "Oh, they will get married; they are sure "to get married," and all that, but I said it is this, if the scheme is laid open to the young women of our villages it will be sufficient for the young man who is going to be married to know whether she has joined the scheme or not, and if she is a respectable lass, 25 years of age, and she has paid into that scheme, and if she has not am I to have the one that has not when there is one that is protecting herself in old age. Instead of receiving 5*s.* there will be me and my missus receiving 10*s.* per week out of the scheme that Mr. Chamberlain has proposed.

Would check early marriage.

15370. You think they will press one another to join?—Of course they will, and if the woman could protect herself against old age there are plenty who would remain single.

15371. I was going to ask you that; do you think that one effect of a scheme of this kind would be that young men and young women would be inclined to wait a little longer and not marry before they had saved the money?—I am certain of that, but in the locality where I came from they are now even putting the marriage off for three or four years; they are three or four years later in marrying now to-day than they were 10 years ago. The men marrying to-day are five or six years older than they were formerly; now they are putting it off already without the scheme, and I am sure they would do so on purpose to join it.

Causes of poverty.

15372. Now, in your district, do you think that the old people who have become poor have become so owing to misconduct or owing to misfortune?—Misfortune.

15373. I suppose some of them owing to misconduct?—Some owing to misconduct and bad management, some might be through mismanagement, but misfortune and ill health, sickness brings on this of course. There is one man I know, in my place, he is very ill indeed, he is about 74 years of age.

15374. When they get ill and are old as well they have no resource at present but to ask for relief?—To ask for outdoor relief, or they have got to go into the workhouse.

Age for pension.

15375. What do you think would be a fair age at which to receive the pension?—Sixty-five.

15376. You think 65 would be a fair age?—From 60 to 65, but 65 is what I should say in my opinion. There are deserving and meritorious cases where it might be applicable, and it would be a great thing to do and an attraction to the scheme to provide; it is not every family that enjoys good health even up to 65, to attain the age of 65. Where they have been honest so far and deserving men, I say by a medical officer inspecting them, it would be a grand thing if such a thing as half that pension could be granted to them, say at 60, or the whole of it where it is deserved; but I believe there are honest, hard-working men, as I am speaking

Mr. Chamberlain—continued.

now there are three or four working men as close as this table, almost 72 years of age and above that.

15377. And they are still working?—Yes, sir; and if they were in this society I do not think for a moment they would give over work to fall upon the pension funds.

15378. It would be an advantage to them to put off the receipt of the pension a little longer and then to have a larger pension?—Yes, sir; that is what I believe they would do. They are now at work. There is John Wall——

15379. I think you need not tell the cases; that is enough; we only want your opinion?—Yes, sir.

Mr. Stockall.

Reason he did not join a club.

15380. I think I understood you to say that your reason for not joining a friendly society was in consequence of the treatment your father received when he was about 89 years of age?—He was 70 when the society broke up, as near as I can tell you; he was 91 when he died.

15381. And in consequence of the treatment of the society, or in consequence of the failure of the society, you determined yourself not to belong to one?—I did, sir; I made a mistake. I cannot help that.

Mr. Pell.

15382. How old were you when you made this determination?—About 28.

15383. Did you not believe there were any good societies round Meriden, the Odd Fellows?—Well, I took my determination from that, sir.

15384. I see, but that is no answer to my question?—There were no Odd Fellows at Meriden.

Clubs in district.

15385. Did you know of no good society, or did you know none of your neighbours who were in good sound societies?—There is one friendly and sick society still alive, sir.

15386. I am just told that you admitted you made a mistake; did you admit that it was a mistake in your plan of life not going into a good society?—Of course it was, sir. My little son, aged 11, is a juvenile of the Oddfellows, and he is insured at 1*d.* a week, and if the old-age pension scheme was open for fathers to enter them in it, say at five years of age, by the time they attain the age of 25, by paying 1*d.* per week into the scheme, they would have paid 4*l.* 6*s.* 8*d.*; therefore, if you look at it in the same light you will see it is not so hard to get hold of.

15387. Are medical clubs in vogue about you?—I could not tell, only in the City of London.

15388. Are medical clubs in your parishes not common?—No, sir.

15389. You know of no clubs in which a labouring man by a small payment can secure—I am not talking of a benefit club—medical assistance from a doctor?—There is not one in my district.

Out-relief added to earnings.

15390. You told us that your poor old father and mother, when they came to want, only got 2*s.* and a loaf granted to them; I think that

Mr. Pell—continued.

was the sum, was it not?—Half-a-crown and a loaf.

15391. Had they any rent to pay?—Yes, sir.

15392. Do you remember what the rent was?—£3 10*s.* per annum.

15393. Well, it was quite impossible for them to subsist upon this money that was given them by the parish?—My mother at 81 was carrying letters and delivering letters to assist and add to this. She was going between 10 and 11 miles every morning.

Mr. Pell—continued.

15394. What, at 80 years of age?—Yes, sir; she carried letters about 68 years, beginning as a girl and giving over at the age of 81.

[The Witness withdrew.

[Adjourned till Tuesday next, at noon.]

FORTY-THIRD DAY.

Tuesday, 27th February 1894.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

Present:

The Right Hon. Lord Aberdare, G.C.B., Chairman.

His Royal Highness The Prince of Wales, K.G.

The Right Hon. Lord Lingen, K.C.B.
The Right Hon. C. T. Ritchie.
Mr. J. J. Henley, C.B.
Mr. Albert Pell.
Mr. W. A. Hunter, M.P.
Mr. James Stuart, M.P.
Mr. A. C. Humphreys-Owen.
Mr. Charles Booth.
Mr. Henry Broadhurst.
Mr. J. J. Stockall.

Mr. E. Austin Browne, *Secretary.*
Viscount Morpeth, *Assistant Secretary.*

Mr. Thomas Henry Walker, called in; and Examined.

Chairman.

Age and history.

15395. What are you, Mr. Walker?—I am in no business at all.

15396. What business have you done in the course of your life?—I have been a hat manufacturer.

15397. What is your age?—Sixty-six.

15398. How long have you been unable to work?—I have not been able to work for this last seven or eight years.

15399. In consequence of illness?—In consequence of illness, and in consequence of a Chancery suit I lost my business and never recovered again.

15400. Were you a working hatter, or did you keep a shop?—I kept four or five shops. I lived at 49, Crauford-street. I was born there in 1828.

Mr. Booth.

15401. Do you mean four or five shops at one time or successively?—At one time. I had one at 49, Crauford-street, where I was born in 1828.

Chairman.

Had to go to a workhouse owing to losses.

15402. The consequence of these misfortunes was that you became an inmate of a workhouse?—Yes, my Lord.

15403. Had you received any relief before you went to the workhouse?—No.

15404. You went at once to the workhouse?—I went at once to the workhouse.

15405. Which was that?—Marylebone Workhouse.

15406. How long were you there?—I was there about seven weeks, and then they took me over to Wandsworth Workhouse.

Chairman—continued.

15407. Why were you removed to Wandsworth Workhouse?—Because I had lived at Wandsworth, in the Wandsworth and Clapham Union, for four years, so they considered that my parish, though I had lived—well, I and my father, half a century in Marylebone.

15408. You were removed to Wandsworth?—I was removed to Wandsworth.

15409. How old were you when you went into the Wandsworth Workhouse?—Sixty-five.

15410. How old were you when you went into the Marylebone one; just the same age, I suppose?—I was the same age, my Lord.

Treatment of aged in Wandsworth Workhouse.

15411. You wish to make some statement with regard to the treatment of the aged poor in the workhouse at Wandsworth?—Well, I have made a statement. I cannot improve upon it. That was the statement that I wrote.

15412. But we want to hear you make this statement yourself?—If the secretary has it, would he be kind enough to read it, or I would read it?

15413. You are here for the purpose of giving oral evidence, but you may have the letter by you, in order to refresh your memory, certainly?—Thank you. I do not think that the system of management of the workhouse at Wandsworth is at all correct or proper.

15414–15. Will you state in what respects you think it improper?—I think for men under 60 it is a place of relief; it is supposed to be, but it is a place of punishment. Under 60 they have to go and break stones all day.

Nature and hours of work.

15416. We have now to ask about the aged poor; those above 60?—They have to go and pick oakum for eight hours a day, in twisting little pieces of corded string for eight hours a day, until the people nearly become imbecile; they do not know what to do.

15417. Up to what age are they kept at this work?—They are kept at it from 65 until—well, there were some there 70. There was one man there 79, at least he said he was.

15418. Were they all alike, worked for eight hours a day?—Eight hours a day; they have a quarter of an hour to go out and smoke a pipe.

15419. But those eight hours a day were not continuous, were they; tell us when they began to work?—Eight o'clock in the morning until twelve.

15420. Well, then?—And then they went out just to smoke their pipes, and then they had some dinner, and after their dinner they had to go again.

Mr. Pell.

15421. At what o'clock was that?—A little before twelve—a quarter to twelve.

Chairman.

15422. At what time do you return to work?—We recommenced at one o'clock.

15423. Go on?—And continued then till half-past five.

15424. That would be four and a-half hours. That would make, altogether, eight and a half hours?—Yes; then there was a quarter of an hour—they had, every now and again, a quarter of an hour occasionally to go out.

Very little leisure allowed.

Chairman—continued.

15425. Did you find that work severe?—No, not severe; monotonous. You did not know what to do. You could not go out to write a letter, or to read, or to do anything: you had no time of your own; in fact, it was a place of punishment, and not relief.

15426. Do you think the work was severe to men older and weaker than yourself?—I think so.

15427. Did you ever attempt, during those hours of work, to read?—Yes.

15428 A newspaper or book?—Read a newspaper.

15429. And what was done to you if you read a newspaper?—Nothing was done to me, but I was threatened with bread and water. They gave 24 hours; they could do so.

15430. They punished you?—They did not punish me; they threatened.

15431. They punished you by putting you on bread and water, I understand?—They did so to others; they only threatened me.

15432. As a consequence of that, did you give up reading your newspaper?—Yes; I gave it up, excepting when I had a quarter of an hour of leisure; instead of going out to smoke, I used to read the paper.

15433. But during the hours of work you gave up reading your newspaper?—I gave up reading; yes.

Harsh treatment of himself by officer.

15434. Well, would you state any other objections you have to the treatment of the aged poor?—I think that the taskmaster is very much more severe than he should be.

15435. In what way?—Well, when you go to dine, or to breakfast, or anything like that, he says, "Come quicker," and pushes you partly into the seat; that is a very trifling thing. I had a sore throat, and he objected to my wearing a scarf round my throat, and he said, "I will pull "those rags off you when you come back again "here." That was, if I went back again. "You "must not wear such things as this." I said, "I "have a sore throat," and he says, "I don't care "whether you and your father and your grand-"father had sore throats." My father died of starvation through his throat growing together, and he suffered with sore throat. I suffered with sore throat, but not much; still, sufficient.

15436. Did you complain to the master of the workhouse of the language and treatment by the man you called the taskmaster?—No, my Lord.

15437. You did not?—No, my Lord; not the slightest good in doing that.

15438. Why?—Whatever the taskmaster wished the master to say, the master would say. They were all under one control, even the doctor and everybody was the same.

Mr. Ritchie.

15439. The doctor?—And the doctor was just as bad.

Chairman.

15440. Did the doctor ever examine you?—Yes; he was a neighbour of mine before I went into the workhouse, and he said, "Halloa! are "you here?" He said, "Oh, you have got to do "some hard work now."

Chairman—continued.

15441. That was said by way of a joke, I suppose, because you happened to be looking well?—No, my Lord, it was because, when he was in private practice, before he was the parish doctor, I met with an accident, and he put a plaster upon my head, and charged me 7*s.* 6*d.*, and I was not well enough off to pay him. I never paid him, so I suppose he did not owe me a very good——

15442. Have you anything to complain of in the doctor: was he inattentive to anything that you said?—Oh, no; only that he was pleased to see that I was there, and that I should be able to do some work there; that was an uncalled-for remark.

Bad language in one case.

15443. Have you anything further to state?—There are boards hanging up in the room that no one is to use bad language; obscene language, or any of that sort of thing. Well, we have a bath once a fortnight; it is very pleasant to have under agreeable circumstances; but I went in undressed to have my bath, and he said, "why "do you not bring your coat and waistcoat in and "trousers." I said, "I did not know I was to." Then he swore at me in a most frightful manner.

Mr. Pell.

15444. Who did?—The taskmaster.

Chairman.

15445. He swore at you?—Yes, in a frightful manner.

15446. Will you state the nature of his oath?—I do here.

15447. Yes; but what you say will be taken down in evidence, and your letter is not evidence?—He called me a b—— fool, my Lord.

15448. Well, anything else?—And that I ought to know better; I put on the appearance of being green to suit my own convenience, he said.

15449. Anything else?—No, my Lord; nothing more.

15450. Well, but do you call that, however improper the language, do you call that swearing in a most frightful manner?—I think so.

And threats as to tearing off neckerchief.

15451. Have you anything further to say?—No, nothing further, excepting that he said he would pull the rags off my throat when I came back again.

15452. You went away, and how long were you away?—Now. Well, I am away now. When I go back again he says he will tear it off my throat. That is the neckerchief I was wearing round my throat; and I say I have a sore throat.

15453. He tore it off your throat?—He attempted to tear it off.

15454. When was that?—That was just the day I came out.

15455. When?—I do not know the date. I never knew the date, not seeing an evening newspaper.

15456. But about how long ago?—Nearly seven weeks ago.

15457. Do you mean to say he tore it off your throat when you were going out?—No, he did not tear it off; he laid hold of it. He said, "I "will tear it off when you come back again, "those rags."

Chairman—continued.

Mr. Pell.

15458. Did he let you wear it?—No; I had to hide it by wearing a blue one over it.

Chairman.

15459. Had you consulted the doctor as to your sore throat?—No, I knew it was useless.

15460. Why did you know it was useless?—I knew the character of the man before I came in there; that he had taken a dislike to me, and he would not say anything pleasant; in fact, he did not to anybody. But I thought that being a ratepayer, me and my father, for over half a century, it was rather difficult hardship to undergo to think of going back there to be ill-treated and restrained in the manner that they do at that workhouse.

Mr. Ritchie.

15461. How long had you worn that?—I had worn it nearly every day.

15462. And it was only when he went away that he told you he would take it away from you when you came back again?—Having a sore throat, snowing at the time, my niece had worked a red neckerchief for me, and sent it.

Chairman.

15463. Do you think he said that seriously, or he said it by way of a rough joke?—He could not make a rough joke, my Lord.

15464. He could not make even a rough joke?—No, he was too severe a man.

15465. Do you believe that if you had returned with that about your throat that he would have fulfilled his threat and taken it from you?—I feel confident he would; I am sure he would.

15466. If so, why had he not taken it from you before?—I do not know; I think that he fancied I had been writing. They seemed to object to your writing. Whenever we had an hour or two to spare on the Sunday I used to write. I think he knew I was going to make complaints.

Special dislike to himself.

15467. Were other old people treated as roughly as you describe yourself to have been?—Not that I am aware of; I did not see anyone treated so.

15468. Then, do you think that you were the object of some special dislike?—I feel confident I was.

15469. On the part of everybody there, I mean; of all the officers?—Oh, no; not of all the officers; only of the taskmaster and the master himself.

15470. And the doctor?—The doctor had a dislike towards me.

15471. Why should the master of the workhouse have had any spite against you?—It was not any special spite, I think. But when I got my discharge, he said, "I only wish that two or "three hundred more such fellows as you would

Chairman—continued.

"get their discharge and go out." It was an uncalled-for remark.

15472. Do you wish to add anything to that statement?—Nothing to their severity; no, merely the great restraint. We have eight hours a-day, I think I said that before.

Hardship of continual oakum picking.

15473. Yes, you mentioned that?—Picking this beastly oakum; and the people get so mad that they begin throwing it at each other; they get sick of sitting looking at it, and sitting all day, that they do not know what to do, and swear very grossly when the taskmaster is not handy. They commence amusing themselves by cutting their beards or cutting their corns, or all sorts of things to relieve their minds it seems. I thought it seemed very hard after being a rate-payer for fifty years to have to put up with that kind of treatment. Picking this oakum with the fingers for eight hours a-day is enough to drive anybody silly.

Food pretty good.

15474. Have you any complaint to make of the food?—No, my Lord; the food, I think was generally pretty good.

Clothing.

15475. Anything of the clothing?—The clothing was disgraceful.

15476. Dreadful?—Shocking.

Buttons, &c., missing.

15477. In what respects?—Corduroy trousers, with only one pocket, not sufficient buttons to keep your trousers decent-looking. I have had to tie mine up with string. These corduroy trousers stand by themselves nearly. And a coat with only one pocket. You are frequently losing whatever you had, any letters. This is my private pocket, my Lord (*wash leather pouch exhibited*), that I had at the workhouse to keep my letters in, and I hid it next to my shirt, so that they should not——

15478 Was the clothing, although wanting in pockets, sufficiently warm?—Oh, it was quite warm enough.

15479. I suppose you were not there long enough to know whether the clothing is at all changed with reference to the seasons?—No, I did not see any change of the clothing.

15480. What time of the year was it when you entered?—Seven weeks ago.

But warm.

15481. You entered about the worst of the winter; was your clothing then sufficient for your warmth and comfort?—Oh, yes, quite.

15482. And how about your bed-clothing?—Bed-clothing was very good. I left seven weeks ago.

15483. When did you enter the Wandsworth Workhouse; what time of the year?—Seven weeks before that; about three months ago. I get quite confused about dates, not seeing the papers or anything as I used to.

Allowed to receive newspaper.

15484. You speak of being interrupted when you were reading the newspapers whilst the oakum picking was going on; how did you get that paper?—My friends sent me a paper about once a-week.

15485. All the papers were always delivered to you, were they?—They were delivered at the gates, and I had to call for them, and one day I called 10 minutes too soon, and I was reprimanded for coming in so great a hurry; I ought to have waited until after tea before I went for them.

Mr. Ritchie.

15486. By whom?—The gatekeeper.

Chairman.

Rules as to leave of absence.

15487. Did you ever ask leave to go out during the time you were there?—No, my Lord; when we wanted to go out we had to take our discharge and leave entirely.

15488. Do they not at that workhouse allow the inmates to go out, say once a month or once a fortnight?—Once a month.

15489. Did you ever avail yourself of that permission?—I had not been continuously there, not for a month right off; I had been in and out. The first time I would have had to have waited nine weeks; but if I had been in there a long time I should have gone out every month, and then they give you a change of clothes to go out in, and you drop these disgraceful horrible things. My hat had no lining and was very greasy, and had been in the wear of other people.

H.R.H. The Prince of Wales.

15490. I think your trade is that of a hatter, is it not?—Yes, Sir.

15491. Were you allowed to continue that trade when you were in the workhouse?—Oh, dear no; I had not been in that business for many many years.

15492. And I think you told the Chairman that you did not permanently reside there, but that you were, so to say, in and out; that you had been in there occasionally and out again?—I went in twice.

15493. And what made you leave?—I was so disgusted and terrified at it that I thought I would get a few weeks' relief by going to some friends; but my friends are not well off, and could not keep me longer than what I have stated.

15494. Do you consider you were harshly treated there?—Very harshly treated.

Mr. Ritchie.

Food, clothing, and bedding.

15495. I understand that so far as the food and the clothing and the bedding are concerned, three very essential elements in one's comfort or discomfort, you have nothing to complain of except that you did not not have as many pockets and as many buttons as you wished?—No; well, putting it, the food was not always satisfactory; it was frequently satisfactory.

15496. I thought you said, in answer to the Chairman, that you have no complaint to make against the food?—I have no complaint to make against the food generally. But we were sometimes very ill; we were ill two or three days with diarrhœa, through something the matter with the food; but it might have been the cook's fault.

15497. Even in one's own house, one sometimes has to complain of the cook?—You are quite right there.

15498. But, as a rule, you had no substantial complaint against the food?—No substantial complaint.

15499. You had no substantial complaint against the clothing?—The clothing was disgraceful; you had to fasten it up with string.

Mr. Ritchie—continued.

15500. You had no substantial complaint against the clothing except that it had too few buttons and too few pockets?—Well, sir, very necessary complaints. I think if you had not any pockets to put anything in ——

15501. That was your complaint?—I had to hide my letters in that bag that I showed you just now.

15502. At any rate, your clothing was warm?—The clothing was as warm as I wished it then.

15503. And the bedding very comfortable?—When you could get into the bed properly it was; but it was so well packed that there was sometimes no room to get into the bed at the side, you had to get in at the foot.

15504. But when you got in you were comfortable enough?—You got in with a feeling of satisfaction and delight that you had got into bed to sleep.

15505. With regard to these things you really had no substantial, what I call substantial complaints. It is more with regard to the manner of the officers, is it not?—Yes, sir; you know what manners can do towards anybody.

Complaint of harshness as to neckerchief.

15506. Yes, but I am merely asking you the question; it was with regard to the manners?—The manners of calling you names that are unfit to be used, and taking you by the collar, by your neckerchief, by the throat.

15507. Let us see about this taking you by the throat. I understand you stated in answer to a question which I put to you, that you had been wearing that neck cloth daily?—Yes; sometimes it did not show so much as at others.

15508. You had been wearing it daily as an inmate?—As an inmate.

15509. Wearing it daily?—I had a sore throat.

15510. And all the complaint you have got to make against the officer in respect of that is that when you went out he took hold of the end of it, and said he would have it off if you returned with it?—When I returned.

15511. Do you call that taking you by the throat?—Not by the throat.

15512. That is the term you used yourself?—The handkerchief was at the throat; by the handkerchief at the throat.

15513. You said a moment ago that you complained of the man taking you by the throat. It was the neckerchief that he took hold of and said, "If you return with this I will have "it off?"—"I will pull those rags off."

15514. But he had allowed you to wear it during all the time?—He did not always see it, because we had a blue neckerchief.

15515. He must have been aware that you wore it, and yet he made no complaint, except a sort of probably jocular observation when you left?—He could not make a jocular observation, sir; he could make a severe one.

15516. I suppose, during the time you were in the workhouse, you saw inmates of the workhouse who, perhaps, gave more trouble to the officers than you gave?—I gave no trouble to them

Mr. Ritchie—continued.

Some inmates rough.

15517. I am not saying you did; but there are inmates and inmates, and some of them rather rough, I suppose?—Very rough, some of them.

15518. And they give a good deal of trouble, no doubt, to the officials sometimes?—When the officials appeared they were like tame mice.

15519. Who are like tame mice?—The inmates who are picking oakum.

15520. I thought you said they were throwing oakum at one another?—So they do, but not when he is near.

But fear officers,

15521. But you can readily understand, can you not, that there are sometimes rough inmates who give a good deal of trouble to the officers?—I do not say that I saw anyone give much trouble. They were like tame mice, frightened of him; looked at him with terror.

Who should b kinder.

15522. And your charge is against the master, the taskmaster, and the doctor?—I say that I think that a large and important building like the workhouse should be controlled by people of more kindly feeling than they are at present, and the doctor should treat his patients more kindly, and not speak harshly to them. I do not see the good of it.

15523. You saw no evidence of kindness or consideration on the part of the officials there? No.

Mr. Booth.

Discontent general.

15524. Was there much discontent in the workhouse amongst other of the older residents?—There was general discontent, but unspoken to the officials, because they considered it useless.

15525. When the labour master made the remark that he wished that he could get rid of two hundred or three hundred such as you, did he mean that there were two or three hundred there who were discontented?—I did not comprehend whether he meant that he should like to have more room in the house, or whether he was dissatisfied with the conduct; he could not be dissatisfied with the conduct.

15526. But you think the view you take of the treatment in the workhouse was not the view taken by you alone, but the view taken by others in the same circumstances?—Oh, yes; general discontent.

Mr. Broadhurst.

Conduct of officers.

15527. Do you think that the officer was justified in telling you that he was glad when you left?—I think it was quite an uncalled for remark.

15528. What officer was he?—That was the master.

15529. The master of the House?—Yes. The tale of the oakum room is that when he came there he said: "I will make this place like a "prison" and he has done so.

15530. That is the master?—That is the tale in the oakum-room before I came there.

15531. That is the rumour prevalent in the workhouse, I understand?—That is so. I cannot say anything about that; that is the rumour.

Mr. Broadhurst—continued.

15532. And was it the master who laid his hand upon your body?—No, sir, the taskmaster.

15533. That was the labour master?—Yes; the labour master.

15534. Laid his hand upon your body?—Yes.

15535. I understood you to say that you did not complain much of the want of warmth of the clothing?—No, not the want of warmth; the want of comfort. Clothing.

15536. What did you mean when you said that the corduroy trousers would stand alone?—They were so stiff.

15537. Would they be uncomfortable when they were stiff; would they be nice to wear?—Very uncomfortable, especially when you had continually to see if the strings were right.

15538. What is the object of giving you only one pocket in your trousers and coat?—I have not the slightest idea, sir. It seems silly, but it is very inconvenient.

15539. Do I understand you to say that you felt rather more like a prisoner than a poor person in the refuge?—I felt like a prisoner. Felt like a prisoner.

15540. You felt your humiliation?—Greatly.

15541. And you had been a ratepayer in the parish?—I had been a ratepayer in that parish for four years, but in Marylebone thirty-five years.

15542. And in a good way of business, were you, at one time?—Yes, a large way of business. I also had three shops in the city.

15543. A successful tradesman we may say?—A successful tradesman.

15544. And you did not like their tone, the tone of the officials of the workhouse?—No. As I have related, I think that no one would have liked it. Harshness of officers.

15545. Overbearing was it?—Overbearing, hard. I was at that time a little bit lame, and I used a walking stick, and he took that stick away from me, and he said, "You do not want "a stick to pick oakum with," also unnecessarily.

Mr. Henley.

15546. You discharged yourself from the workhouse, I understand, on two occasions?—Yes, sir.

15547. You had no difficulty in getting discharged from the workhouse?—No; he said he was glad I was going, and he wished two or three hundred more would go.

15548. Your complaints, I think, are these: that some of the officers used bad language, but they generally kept their hands off you, except on this one occasion about your handkerchief; they used bad language to you, you said; you told the Chairman what their language was, that is generally your complaint, that they used bad language, but you were not assaulted?—Oh, no; not assaulted.

15549. You told the Chairman you did not complain to the master, because you said it was no good?—No; it was not. Did not complain.

15550. Did you ever complain to the Visiting Committee when they went round the workhouse?—I only saw them twice, and I had not any opportunity.

Mr. Henley—continued.

15551. You saw them on two occasions?—I was not prepared to say anything. I did not know they were coming; I was picking oakum at the time, and I was not prepared to say anything to them. I did not know who they were for the moment, until they were just going.

15552. Did they not ask you whether you had any complaint to make?—No; they did not ask any of us. There were about a hundred of us picking oakum.

15553. Did you ever see a Poor Law inspector there when you were there?—No, sir; I did not.

15554. You never saw him; but, as a matter of fact, you never complained to anybody of your treatment there. Now, with regard to the hours of work and the work you had to do, were the hours of work put up in the workhouse, a time-table?—I did not see one.

15555. I just ask you if you will listen to this: these are the hours of work in the winter in the workhouse; perhaps you will tell me whether these hours were observed. From the 29th of September to the 25th of March (that was the time you were in the workhouse, I think) you have to get up about a quarter before seven?—Yes, sir. Hours of work.

15556. That is right, then, and the interval for breakfast is from seven-thirty to eight o'clock?—Yes.

15557. Then the hours of work were from eight o'clock till 12 o'clock?—From eight till 12.

15558. Is that right?—Yes, a few minutes before 12 o'clock.

15559. Then you had a dinner interval of from 12 to one?—Yes.

15560. Then you went again to work from one o'clock till six?—From one till six frequently, but it depended upon the time of the year, whether it was brighter or not; half-past five or six.

15561. Were you ever asked to work after six o'clock?—Oh, no.

15562. So that the hours of work were certainly not exceeded, as far as you are concerned?—No.

15563. Have you any complaint to make of the description of work you were put to; you know that the master is bound to employ every inmate according to his capacity and ability, and no pauper shall receive any compensation for his labour, so that the master is bound to employ you when you get in there according to your ability and capacity; now, do you object to the sort of work that you were put to; would you let me look at that?—I think picking that for eight hours a-day, sir, is enough to drive you mad (*specimen of oakum produced*). Oakum-picking.

15564. Had you to do a task of this or was it day work?—You merely seemed to do as much as you liked, it seemed.

15565. You had no task to do?—No one seemed to give a care whether you had done it or not.

15566. Was this the sort of oakum you had to do?—Yes, sir; fancy picking that for eight hours a-day.

Mr. Henley—continued.

15567. You did not get the beaten oakum?—I thought, having been a ratepayer for 40 years, that it was severe punishment for me.

Mr. Ritchie.

15568. Were you allowed any instrument to pick it with?—No.

15569. A nail, or anything of that kind?—Oh, no. We used to let our own nails grow long.

H.R.H. the Prince of Wales.

other employment.

15570. Were you not allowed any other employment but this picking oakum; no other employment?—No other employment. The younger men under 60 seemed to have to break stones.

Mr. Ritchie.

15571. Did you not have to chop any wood?—Yes, those younger men did.

15572. The younger men; but were not the elder men employed in chopping wood?—I do not know, I am sure.

15573. You never saw it?—I never saw it. I saw the room where the wood-chopping was done, but I did not see the men who did it.

Mr. Henley.

me tobacco owed.

15574. Were you allowed any tobacco in the workhouse; I do not know whether you smoke?—I very seldom smoke; I did smoke sometimes. We were allowed an ounce every Sunday. One of the committee men (Mr. Benfield, I think it was) gave every man an ounce every Sunday independent of the officials.

Mr. Henley—continued.

15575. And were newspapers provided for the old men in the workhouse?—No. Newspapers not generally provided.

15576. You are sure of that?—Quite sure, I never saw them.

15577. You are quite sure they were not provided?—I am not quite sure, because I did see a dozen papers one day brought in. I do not know where they came from. They were very old papers.

15578. But you are quite sure that the guardians did not provide newspapers regularly for the inmates?—Oh, no; they did not provide them regularly. I had a paper sent me.

15579. But I am speaking of the guardians now, whether they provided newspapers for the inmates?—No, not that I saw.

Chairman.

15580. Do you wish to add anything to what you have said?—I cannot think of anything else just at the present moment, my Lord.

[The Witness withdrew.

Mr. SIDNEY WARD, called in; and Examined.

Chairman.

cupation.

15581. WHERE do you live?—At Brixworth.

15581*. What is the business you are following now?—At the present time I am a collector for the Liverpool Victoria Friendly Society, and see to the lamps in the village. I have been a labourer, and worked as a gardener's labourer; the chief part of my life I have worked on the land, and I went as gardener's labourer to Mr. Bevan, of Brixworth Hall.

Mr. Pell.

15582. You are a member of the Salvation Army, I think?—Yes, I am.

15583. You would not call that part of your employment?—Not any; but I am very glad I am in it though.

Chairman.

retary to xworth tdoor Relief sociation.

15584. You are secretary to the Outdoor Relief Association?—Yes.

15585. Will you go on and say what that association is?—Yes; if you will allow me I will just read the rules over.

15586. Is it an association for opposing the present system of the administration of relief?—Yes, my Lord.

15587. You wish to give evidence here as to the treatment of the poor at Brixworth; as to the system pursued there?—In the Brixworth district, yes, my Lord.

15588. You speak not only as to the parish of Brixworth, but to all the parishes included in the union?—Well, it affects all, my Lord, but I have not got evidence from all.

Chairman—continued.

15589. We shall be glad to hear what you have to say; we have heard the statement from a witness as to the methods pursued at Brixworth; from somebody who was very well satisfied with those methods, but we understand that you are not satisfied?—Well, your Lordship, I think we can prove it. The first one I wish to speak of would be Charles Bray. It is some time ago, my Lord, but the system has been coming on for some years. Opposed to Brixworth system.

15590. It would be very useful to us if you would first state the nature of the complaints which you have against the mode of administering the Poor Law at Brixworth, with regard, remember, to the aged poor?—Well, what I wished to say was that these are honest men, and men that have tried to do their best, labouring men who have had to work, most of them, in their younger days for 9*s.* and 10*s.* a week, and some of them when they got further on had 12*s.*, and some of them have got up to 14*s.*; but about the average wage now in Northamptonshire is about 12*s.* a week. Well, this man Bray was in a club, a village club. He suffered from asthma. The club was very low, and they thought it would have to be broken up, and the doctor told him that he was suffering from old age, and as the funds of the club were very low he must go off it and try to get work. The farmers, knowing that he was a weakly man, would not employ him, because he could not do a fair day's work, and while there were younger men they would not take an old man on. Wages. Case of C. Bray. Refused further club pay in age.

15591. At this time how old was he?—I do

Chairman—continued.

not know; it is in the report. I have not got just his age, but Mr. Gaylor, the relieving officer, has, because he had to take the man to the asylum.

15592. Could you say about what age he was?—No; I can say the date he was taken to the asylum.

15593. What asylum do you say he was taken to?—Berry Wood Asylum, my Lord, in Northamptonshire.

Mr. Pell.

15594. Was he an insane man?—Yes; but I asked the man afterwards upon that point.

15595. How long ago was this case?—It was in 1889, I fancy. I was present along with the man, and I went along with him to Berry Wood Asylum.

15596. Might I know if this is the same case as the widow Bray?—Yes, sir, it is, the widow Bray. The doctor told him he could not keep him on the club, he must try and get a job. The man tried in vain; he could not get any work; he was unable, in fact, to work; he was weakly; he was not strong enough to do it.

Chairman.

15597. I do not quite understand what you mean by saying the doctor said he could not keep him on the club. What had the doctor to do with keeping him on the club?—Because it was more coming on, being an elderly man, that affected him.

15598. Was this the doctor who acted on behalf of the club?—Yes, my Lord. The man got no chance of getting a living. He had got with him at that time a daughter with two little children, and he had got his wife, and all they had to depend on in the house was what one daughter earned at the stay work. It so preyed upon this man's mind that he had to be taken away; but before he was taken away I fetched Dr. Harper down to see him, and I went back again to his house, where I said to him, "Sir, what is the cause of this man being like "this?" and he says, "It is all through weak- "ness, through his body being in a low state; "what the man wants" (he said) "is something "to nourish him." They had not got anything in the house, only a drop of toast and water, and they had not got much bread at all, and I took a jug and I went up to the Rev. John Alford, the vicar of Brixworth, and asked him if they could give me something. I failed to get it there, and I went to Mr. Bevan at the Hall. It so happened that nobody had got anything made at the time; and I went to the butcher, and the lady at the shop gave me some meat to make some beef tea for him. I shall never forget it; how that man ravished it in; how he sucked it. I thought he would take the tin out of my hand. He was taken to the asylum. In about three months he came back again. I think it was solely the dread of the workhouse, that he was unable to work, and he and his family would have to leave home and go.

Want of nourishment.

Taken to asylum.

15599. Had he ever applied for himself?—I do not know that he had, my Lord. I went along to help take him to Mr. Bevan, the magistrate, and while he was at his house I heard Dr. Harper say this. Mr. Bevan asked the reason of this man being in this state, and Dr. Harper said, "You have got no one else only "Mr. Pell and Mr. Bury, and their party, to "thank for this man's condition." He said, "This man; I was unable to keep him on the "club." He stated about the funds of the club being so low, and the man was unable to do a full day's work, and the farmers would not take him because he could not do a full day's work.

Had not asked for relief.

Chairman—continued.

15600. And he never applied for relief?—Your Lordship, there have been scores applied, but it is continually refused.

15601. Well, but still, what is wanted to your case seems to me is that he never applied for relief in any form?—No.

15602. Was Dr. Harper the doctor of the club?—Yes, my Lord, and the parish as well.

15603. Do you wish to say more on his case, or to go on to some other one?—Well, I wish to say, gentlemen, that the ladies and gentlemen did what they could for the man, but it was too late when they sent their assistance; they did not know that the man was in this state.

15604. What ladies and gentlemen?—Where I applied to, to ask them to assist him.

15605. Were those private persons, or persons who formed a charitable committee?—Private persons, my Lord.

15606. What had he been getting from the club before he was told to go off it?—I could not say, your Lordship; it would either be 8*s.* or 4*s.* If he was on half pay it would be 4*s.*; if he was on full pay it would be 8*s.*

15607. Is the club still existing?—Yes.

15608. Does it pay its way?—Well, the vicar got up some special services or something for it, and got some little money for it.

15609. What happened to this man afterwards?—He was let out again in about three months' time, your Lordship.

15610. What happened to him after he was let out?—Well, he lived for some, I should think, six or nine months afterwards; but he worked and did his best. It was cruel to see the man go backwards and forwards to work after he had come back.

Worked till death after leaving asylum.

15611. Did he then apply for any relief from the union?—No, your Lordship.

15612. Did he get any help from his club?—No, I do not think he got any help from his club.

15613. Why not?—Well, the club would not support him because he would be cured from his mind when he came back, and I do not know how long he did have any for the first few weeks when he came back; but I know he came home from work, and he was dead in about a week, or hardly a week, from the time that he left off work. He worked up to the very last, and it looked cruel to see the man going backwards and forwards to work.

15614. What did he work at?—Labouring work.

15615. With a farmer?—Yes, my Lord.

15616. What wages did he get?—I do not

Chairman—continued.

arned 11*s.* d lived with aughter.

know, but I should think about 11*s.* a week; they would not give him full wages.

15617. And was he still living with his daughter?—He is dead, your Lordship.

15618. Was he still living with his daughter at that time?—His daughter was living. There was a daughter that had been married here, but had got her husband in the asylum, and she was at home with her two children at the house.

15619. You do not answer my question; was he living with this daughter?—Yes, your Lordship; they all lived in one cottage.

15620. What sort of earnings was she making?—I do not know. She got work afterwards, because they took her in and gave her employment afterwards for charity, and they had her at the union, to work at the union.

15621. But you do not know how much money came weekly into that house?—I do not, your Lordship.

15622. Could you form any opinion?—No; you mean after he had come out.

15623. Yes?—I could not say, your Lordship.

15624. Do you wish to say anything more about him?—No, I cannot say any more.

15625. Who found the money for his burial?—He was in the club. There would be the funeral money from his club, your Lordship.

se of hnson and fe.

15626. Will you go to the next case, please?—Yes; Joseph Johnson and wife.

Mr. Pell.

15627. What parish?—Brixworth.

Chairman.

15628. When did this happen?—Four years Whitsuntide, I believe it was, my Lord; they applied to the parish.

15629. What was Joseph Johnson?—He was a labouring man.

15630. What family had he?—I could not say what they are, but they are all married away, and have got families.

15631. Had he his wife?—Yes, he had got a wife.

15632. Any child living with him?—No.

15633. Was his wife working?—She had to do as well as she could; but she cannot be away from home long together, because he is so nervous, the man is.

15634. Now, tell us what happened, four years ago, you say?—Four years ago; he had been ill then for seven years. It is eleven years last Sunday, by the date, since he first left off work, and this man made application to the board, and he was defeated, I believe, at the board by about one vote, and it was a very hard case; and Mr. Bury said that it should be provided for, and he allows him 1*s.* 6*d.* a week: and the woman, she has to go about trying to get a few jobs in the week to help, and then at night she has to be up a good part of the night along with the man; at times, for a good many nights, she does not get any sleep at all. The man has been a straightforward, honest, working man; he did his best, and he saved a little money, and he lived on it. He did his best, and he made no application till seven years afterwards; and when he had spent all he made application, and then he was refused;

t a little arity, but no t-relief.

Chairman—continued.

and it is impossible to pay house rent and live upon 1*s.* 6*d.*; or even if the sons could give 1*s.*, it would take all their time; it would be like robbing their own families to do it, your Lordship.

15635. What was the reason that was given for refusing him relief?—I cannot say, but I can say this, that there was a guardian of the parish voted against the case, and the chairman wrote and thanked him for it, for going on his side.

Mr. Pell.

15636. What parish was this?—Brixworth.

Chairman.

15637. Did they absolutely refuse the relief, or did they say that they would only give relief in the workhouse?—They could have a paper for the house.

15638. This application was made four years ago?—Four years ago.

15639. And he had been ill seven years?—Yes, my Lord. Ill, but will not go to workhouse.

15640. What was the nature of his illness?—It is a nervous complaint. If a stranger was to go to the door he would be bad for hours afterwards; he trembles from head to foot. I do not think he has been away from his home for eas, not outside his garden I do not believe.

15641. I suppose, except for the great dislike that all these honest men have to go into the workhouse, he would be better off in the workhouse than he is in this cottage, having that disease?—No doubt he might, your Lordship, but I believe he would rather die first.

15642. Quite so. Is he alive now?—He is, your Lordship.

15643. And what is he living upon?—Upon his children. His children have to rob their own families to help to keep him. Some help from children.

15644. And does he get 1*s.* 6*d.* a week?—Yes, your Lordship.

15645. And the rest comes from his children?—As far as I know, my Lord.

15646. Are they working at or near Brixworth?—I only know one. There is one working at Cottage Brook. I do not know where the other is. He has got two sons, I believe.

15647. Are they labourers?—No. One is a groom for Sir Herbert Langham, but he has got a largish family.

15648. And do you think this man suffers from want of food?—Yes; the woman has to go about to try to get a little to help him, and it is killing her. It is impossible for a woman to be up night and day too. Is in want.

15649. How old is he?—He is not so very old now. I should think he would be between 60 and 70.

15650. And his wife is about the same age?—Yes, about the same age, as far as I can say, your Lordship.

15651. Now, what other case have you?—There is Smith, I believe, is it not?

15652. Robert Smith; Thomas Dickens you have mentioned?—Yes, you see (if you will allow me to talk of them) the reason that they do not make application is because it is a hard- Inquiries cruel.

Chairman—continued.

and-fast rule, it does not matter who goes to the board. They have not given outdoor relief these last five years, and the people are frightened to apply, because they are questioned in such a cruel manner I call it, God knows.

Case of Dickens: old and ill.

15653. Do you wish to speak upon the other cases?—I do, my Lord. There is Thomas Dickens there; he is a man about 73 or 74 years of age; he has been in a village club for fifty-nine years; he has been an honest man and he did his best, and there is not a man living in the village who could say that he has squandered his money, and his daughter has to keep him; she has to go out nursing, and then when he is taken very ill they have to send for her to go home. She is spending all the little she gets upon her father, and they have nothing only the workhouse to look to, both of them. The daughter is over 50 years of age, and I think it is a shame. If you were in that village the people could tell you this.

15654. How is he living now, by the help of his daughter only?—As far as I know, but I was in his house on Saturday, I believe it was, and he said he expected he should have to go to the union; there was no other help, nothing else for him. He worked on one farm for many years, my Lord.

15655. Can he work now at all?—He has never done any work for the past over 18 months.

15656. And therefore he gets nothing from his club?—No, he has outrun his club. It is over 18 months since he went to work. I have seen him myself when he has been coming home from the Ironstone pits; he has had to stand for three or four minutes to get his breath, and if you spoke to him he could not answer you for a minute or two. He suffers from asthma, and can only do certain things, you know. The man did good work. He tried to work when it was cruel for him to go. I have held his baskets, and that sometimes while he has got his breath.

Case of Mills and wife.

15657. Is there any other case you would like to mention; there is the case of Richard Mills and wife?—Yes; I was with her several nights. I sat up several nights along with her before she died. There was the man and the woman; they lived in a cottage, and the man is living there to-day—Mills, at the bottom of the hill. They made application, those did; but they had a paper left for them to go into the house. The relieving officer came and took the particulars, and said all that they could have would be a paper to go into the house. I went in at night, as I knew they were so badly off. God knows I have not got much to spare, but I cannot see people pine and die for want; and when I went into this house the woman lay on a bed, and he said, "We had something brought us to-day." I said, "Oh, what is it?" I thought it was something for a benefit to them; and she says:

Refused to go to workhouse.

"Mr. Gaylor has been, and he has left a paper "for us to go into the house, but," she says, "I "hope God will take me; I hope I shall never "have to leave my cottage to go into the work-"house." She said: "They tell me I shall be "put there; but," she says, "we have lived

Chairman—continued.

"together all these years, and I do not want to "be parted," and she says, "why I am lying here "to-day, I believe, it is nothing only brought "on through my being in want last winter "time."

15658. Are husband and wife parted in the workhouse?—No, sir. They never went; the woman died.

15659. She did not want to go to the workhouse for fear of being parted, but I suppose her husband would have gone too, would he not?—Yes, he would have had to go.

15660. Where they are in the workhouse are they parted?—No, I do not think so. They can live together now, I believe.

15661. There is a belief among the poor that they are parted, is there?—Well, but she did not want to leave her home.

15662. Yes, that I understand; I quite understand that? ——

Mr. Pell.

15663. Is this a case of a widower?—No, sir; it is Richard Mills and his wife.

Chairman.

15664. Richard Mills and his wife. Are they both alive now?—No, the woman died.

15665. When?—I cannot say just at present; I think it is three years ago. It was in the winter time, because I sat up with her several nights when I shivered with cold.

15666. And what has become of the man?—The man is living there now. The son is keeping him as well as he can. He went to Mr. Halford as he had nothing to go on with, and he gave him 2*s.*

Mr. Broadhurst.

15667. What age?—The man is about 73.

Chairman.

15668. The wife was about the same when she was alive?—Yes.

15669. He got 3*s.* outdoor relief?—No, he never got anything. The vicar yesterday gave him 2*s.*, and has given him odd sums now and again. They have it one week, and they do not get anything for two or three.

15670. That was charity?—Yes, my Lord.

Charity fund uncertain.

15671. Is there any regular system of charity by which certain allowances are made to poor people?—There is a few people I have known have it regular, but there is a good many that they pretend to give it to. They get it one week and they miss two or three, and it is a miserable existence. People think they are going to get it, and they get disappointed, the charity.

Case of Burgess.

15672. There is the case of Sarah Burgess?—Yes, my Lord; a very sad case it is. There were two sisters living together. They made application on the same day as Johnson did.

15673. When was that?—Four years ago. This woman lived along with her sister in the name of Mary Haines, who died a short time ago. The woman, all she was able to earn was 1*s.* a week, going in next-door to do a bit of washing for them. They took her in more out of charity than anything. Out of this 1*s.* she

Chairman—continued.

had to pay 9*d.* with her sister towards paying 1*s.* 6*d.* rent. She had to pay half of it towards paying the rent, and then they had to trust to what people gave her. If they did not give her anything she had to go without. This woman was in a terrible state, but the latter part too she made application. Mr. Bury allowed her 1*s.* 6*d.*, but she was unable to get washing because she got older and weaker, so that she was not able to do it.

15674. That 1*s.* 6*d.* was out of private charity?—Yes, out of private charity.

15675. That was all she got?—That was all she got to depend on.

15676. Is she living now?—No; she is dead, and I believe there is a good many would have been living to-day if it had not been for the policy of the Board.

15677. Now, you say that all these were respectable, well-conducted people?—To the best of my knowledge and according to the opinion of the inhabitants of the village.

15678. Had you known them all your life?—Yes; I have known them all my lifetime, my Lord.

Case of T. and E. Campion.

15679. Is there anything else, any other case you want to mention—Thomas and Elizabeth Campion, of Holcot?—This is a village three miles away. I do not know much about them personally, but from what I gathered they are a brother and sister who have lived together for many years.

15680. How old were they?—They were over 70 both of them; I believe the woman was about 73. They struggled along for a long time, but they had got nothing to do. People gave to them for a time, but for people who have to pay rates and that it is very hard for them to keep people as well; they say: "We pay rates for the purpose, and you ought to make application." Very well, they did make application. They walked right over to Brixworth, and when they got there they had the offer of the house, and they pleaded very hard to have a little out. They said they thought they should not want it for long, and they were refused and I believe they went back home, but I cannot speak definitely about it, but they ultimately went into the house, and after they had been in for a time the woman went to the guardians again and she pleaded that they would allow her a little outside as she could not live in the house; she felt that it would be the cause of her death soon if she stopped there; she felt that she could not make her home there, and the guardians refused the application, and on the following Saturday the woman insisted upon going out, and she walked back to her native village, and she was in the village at ten o'clock at night. A farmer, Mr. Mather, took her into his house, and she said: "I will rather die in the street than I will go back to the union." The farmer kept her all night, and coaxed her to go back, drove her over in his trap on the Sunday morning, and I think it was hardly so long as a fortnight before they took her back as a corpse to her own village.

Dread of workhouse.

Could not endure to stay in it.

15681. She died?—She died in the workhouse.

Mr. Broadhurst.

15682. How far was it from her village to the union?—About three miles-and-a-half.

Chairman.

Case of Smith and wife.

15683–6. What is the next case that you would like to mention?—Robert Smith and wife.

15687. Where does he live?—At Draughton, he did live; he is dead.

15688. To what year does this case refer; in what year did it happen, the case you were going to mention?—In 1890, I believe. Robert Smith was 71, and his wife 67. One died in December 1890, and the wife died on January 6th 1891.

15689. What have you got to say about them?—They were forced, through hunger, to go into the workhouse, because they had got no means of living.

15690. How long ago was that?—It was in 1890. Friends kept the cottage on in hopes that the guardians would reconsider the cases, as they were respected in Draughton, and the people felt that it was too hard for them to break up their home and go into the workhouse, but, as they had nothing to eat, they were glad to go, and they went, and after a time they came out again to try to see if they could do, and in the two times of their going into the workhouse they were not in above nine months, and they both died, and they said before they went in they dreaded the thoughts of leaving their own home to go in, but they were forced to do it. One died on the 12th of December, and the other on the 6th of January following.

15691. Had they been able to work for any time before they went in?—Yes; he was able to do little jobs, but he was a man who was not able to do a day's work, and the farmers would not employ him because he could not do a full day's work.

15692. Is there any other case? Would you like to look at this paper?—Yes, I would, your Lordship. Perhaps you would not allow me to refer to all the statements which have been made by the gentlemen living in the district.

15693. Is there any other case that you have inquired into yourself that you can speak of?—There is the case of Mrs. Frecknell, of Walgrave, I should like to mention to you. It is a case that came before the board six times, I believe. It is a very deserving case, a woman with four little children.

15694. How old was she; she could not have been an old woman?—No.

Burial cases; coffins refused by guardians.

15695. You must bear in mind that we are not dealing with the general question of the Poor Law; we are dealing with the treatment of the old?—I shall have to leave that, your Lordship, but I should like to refer to the trouble of burying them when they die.

15696. Very good; state anything you like; what is this case?—It is a case which shows how the poor are buried. A man named Samuel Brains, of Moulton, died in Northampton Infirmary, about nine years ago. The friends were unable to bury him. They applied to the relieving officer for a coffin but were refused. The corpse lay in Northampton Infirmary for a week and they were requested to fetch it away. The wife of the man told me, herself, that the relieving officer, when the daughter asked what was

Chairman—continued.

she to do, said that she might get a sheet and sew it up in it. Well, I could hardly believe it, so I wrote to the guardian of the parish to visit the daughter who went to the relieving officer, and I have got a letter from him confirming the statement. The daughter came back unable to get a coffin, and a Mr. Pell, at Moulton, wrote out a subscription paper and headed it himself, the man's own daughter going round from house to house collecting. H. O. Nethercote, Esq., gave 7*s.* towards it. I have the letter which the guardians' sent, I had it on Saturday morning from them, confirming the same statement.

15697. The statement is that they refused to provide a coffin?—Yes, sir.

15698. This was in the county infirmary?—Yes; another case is from Creaton, Thomas Jellis, 49 years of age; there were seven children under 11 years of age. Another case is the wife of Daniel Symonds. The man is in the workhouse at Brixworth at the present time, and I have the report in the Northampton paper.

15699. If you will state the case we would rather have it from your statement?—Well, this Symonds was unable to bury his wife.

15700. How old was he?—The woman was 73, I believe.

15701. Was she a person receiving relief in any form?—No, my Lord, but I mention these cases to show the difficulty in burying them after they are dead. This man did not know what to do; he had not got any money; he went to the guardians to know what he was to do. They advised him to go to the relieving officer. The relieving officer said he could not do anything in the case, and could not give him advice as to what to do. He went back again to the guardians, and the guardians said they did not know what to do, and he made application to the magistrates at Northampton to know what to do, and the magistrates told him that they were unable to assist him, but he had better make another application to the sanitary inspector, and he wrote (I have got a copy of the paper). The sanitary inspector wrote back, saying that he was unable to do anything while the body was in the house, because while it was in the house it was a private nuisance and not a public nuisance; and he said that if the corpse were lifted out into the street, then he could give orders for it to be buried, but while it was in the house he could not. Then at last Mr. Francis, the guardian of the parish, and Mr. Jeyes gave orders for the coffin themselves; but how it was paid for, I do not know.

15702. Go on please?—There was a case of a woman who died at Brixworth. This will be a younger woman, but the children had to collect round the village to bury her.

15703. How old?—She would be between 40 and 50, with two or three little children. One of them had to go into the union afterwards.

15704. You can keep your cases as much as possible to the old, although probably the principle is exactly the same; if you can keep them to the old it would be better?—The woman was 74.

15705. Have you any other cases of that sort?—I wish to go on with the charity.

Chairman—continued.

15706. You desire to say something as to the method of administering charities?—Yes, your Lordship.

15707. Have you any public charities, endowments which are applied for the relief of the poor?—Not to my knowledge; only what are given out. I think there is a little one; it runs to about 3*s.* to each of the inhabitants who were born in the parish of Brixworth, when they get to a certain age; about 3*s.* once a year. **Endowed charity.**

15708. The charities of which you speak are private charities?—Yes.

15709. That are collected and distributed?—Once a year.

15710. By a committee?—By the churchwardens. I wish to speak of the charity which is being given away in the place of relief. **Private charity fund: amount too small and irregular.**

15711. Yes, very good; now then?—The first one is Richard Smith, of Walgrave; he is a man who has made application to the board several times. He has been refused, but he has been given a little charity. **Case of Smith**

15712. How old is he?—He is over 70.

15713. What is he, or what has he been?—He has been a shoemaker, but he is a poor man; he is not fit for shoemaking work. He could not make a shoe; he is too old and that. He would not be capable of doing it, not for sale, and they cannot give him work on that account.

15714. Is he a single man?—No, he is a married man; he has got one son along with him. He has a little charity.

15715. Did he apply for relief?—Yes; I think he has applied four times.

15716. And outdoor relief was refused him?—Yes.

15717. Did he have the offer of the workhouse?—He had the offer of the workhouse each time.

15718. Now, then, tell us what charity he got?—He has a little sent to him, but it is barely a pittance, not enough to pay his rent, and his son has to keep him and his mother as well, and the man, if he were able to work, I believe would work.

15719. How long has he been receiving this charity?—Well, he only gets it when he makes application to the board, and the case seems to be hard, and he has a little from the chairman of the board, just to keep away from the board, that is about what it is, your Lordship.

15720. Do you know how much he has been having?—No, he has been having 5*s.* or 10*s.*; he will have that sent at a time.

15721. A sum put down, not a regular allowance?—No, there is no allowance.

15722. How long ago did he begin receiving this assistance?—I could not say how long it has been, my Lord. He has had to make fresh applications when he has got so that nothing was coming in; then he had a little just to tide over a little while longer, but he does not know that he is going to have it from day to day.

15723–4. What is the name of that parish?—Walgrave. John Linnell, of Walgrave, aged 77 years, when he has applied to the board Captain Soames proposed that he should have outdoor relief in 1892, which would have been granted, only a guardian got up and promised to **Case of Linnell.**

Chairman—continued.

see that the man was provided for. Since then he has received a little charity, but the man had to make application time after time or else he would not have got it; he had to go to the board to state his case, to say how destitute and that he was, and then he got just a little to tally him over. He made an application himself and his wife to the board and about a month after he made the last application his wife died, and I believe if she had had something she would have been living. I was in his house last week, and the man did not know where to look for anything. It is about four months since he had anything of the charity at all.

15725. Then what had he lived upon if he got no charity and could not work?—He has one son who was ill at home and is having sick pay from a club, it is only 10*s.* I think.

15726. Then he was living upon his son's sick pay?—Yes.

15727. But that will not last long?—It will not last long, my Lord.

ase of hompson.

15728. Well, any other case?—There is a Mrs. Thompson, of Boughton, who stated before the board that she only had an average of 6*d.* a week, this woman was promised a relief.

15729. How old is she?—She is 75.

Mr. Pell.

15730. When did this case come up?—On the 10th of August, sir.

15731. Last year?—When the chairman adjourned it they put it off, and they had to write to the Local Government Board over it.

Chairman.

15732. Well?—This woman is very destitute. She and another woman of the name of Russell made application together; one was 73, the other 75. This Russell has got one grandson living with her, who earns only 6*s.* a week. That is all they have to live on; besides there is some friend gives them a little bit now and again, but friends get tired of giving time after time.

15733. Has she applied for charity as well as Poor Law relief?—No; she applied for relief, and Mr. Bury stopped it coming on because he sent a little money to the house. She was not destitute. Mr. Pell said at the time if the woman had 6*d.* coming in she was not entitled to relief.

Mr. Pell.

15734. Might I just ask how you heard that I said that?—It was in the newspapers.

15735. In the newspapers; do you believe everything that you see in the newspapers?—No, sir, I do not.

Chairman.

15736. Did you believe that?—Yes, I did, my Lord. There are two more cases, but they have not made application to the board; but they have a little charity some weeks, and some weeks they did not get anything.

15737. Your complaint in regard to the charity, as I understand it, is first of all that it is not sufficient, and in the next place that it does not come with any regularity; they cannot depend upon it?—That is what I mean to say, my Lord.

Chairman—continued.

15738. And they have to make a fresh application every time?—Yes, and if they do not they will not have anything.

Recipients have to go and ask the giver each time.

15739. Is there nobody who has to look after these cases where charity is given to see that the charity is properly bestowed, and that the person who has been receiving it is in need of it?—It is in general left with the Church minister, and they have to go up to his house.

Mr. Hunter.

15740. Do you mean the Church of England minister?—Yes, sir.

Chairman.

15741. But is there no person who calls upon them and looks after them?—No, my Lord; and if they want a doctor they cannot have one.

Mr. Pell.

15742. Does he say that nobody calls to look after these people when private charity is given?—I cannot speak definitely in regard to that. What I mean to say is that they have to renew their application to the giver of the charity, whether it is a farmer or the Church minister; they have to send up to his house for it.

Mr. Broadhurst.

15743. Every time?—Yes, if they have it.

Chairman.

15744. On what authority do you say that?—Well, Mrs. Johnson, of Brixworth, who has the 1*s.* 6*d.* which she has, goes up to fetch it; Mrs. Russell, and two or three others; Sallie Burgess, the one I have mentioned; these have all to go up to the vicarage and fetch it.

15745. They go to fetch it?—Yes.

15746. But that is not exactly the same thing; what you say is that they have to go and apply for it, which is another thing than fetching it. Fetching it may be to go and fetch a sum which is ready there for them?—I cannot say; what I mean to say is this, that when these cases come before the board, and they are proved to be deserving cases, Mr. Bury will take them out of the hands of the board, proposing to give them relief from a charity instead of having it direct from the rates, and after they have had it a short time it dies away in a good many cases, and if they do not go to the board or go and plead to the Church minister, they do not get it at all.

15747. Have you anything more to say on this point?—Yes, my Lord; I can say, to my belief, that it makes people be hypocrites when they would not be.

15748. The applying for charity?—Yes, my Lord, I do; it takes the manliness out of men; they are obliged to humble themselves where they would not, and go to places where they would not, against their own convictions and belief.

More degrading to apply for charity than relief.

15749. You think it is more humiliating to them than applying to the board of guardians?—I do, my Lord; I think that if a man is worthy of having relief he might have it direct, with out having to bow to different people for it, and if not, he might to go into the union.

Mr. Broadhurst.

Managers of fund.

15750. Is this charity distributed by the Church of England minister, or a committee of Nonconformists and Church of England members?—It has been in the hands—I saw one of Mr. Bury's circulars—it has been in the hands of one, but now there are three Church ministers, and one ex-member of Parliament, *ex-officio* out of the board; all the four are on the charity.

15751. Are any of those Nonconformists?—No, sir. There are three Church of England ministers, and Mr. Foster who lives at Spratton Grange.

Chairman.

Applicants for out-relief put off with charity.

15752. Have you any other matter?—I would like to mention just a bit how they are treated when they make application to the board, how the applicants are treated, the aged people when they go to the board.

15753. Well, go on?—The woman that applied from Boughton; when her case came before the chairman he refused to put it to the vote.

15754. What case was this?—It was on the 10th August.

Mr. Pell.

15755. What is the name of the woman?—It was Russell and Thompson; the two applied together.

Chairman.

15756. Yes?—And there was a majority at the board to carry it for out-door relief, and the chairman knew it, and it was proposed and seconded, and then the chairman would not put it. He was requested time after time, and then he put it off for a fortnight, in the meantime he sent a little of his charity to the curate, asking him to give it to the woman, so that they could not come under the action of the Poor Law, that they were not destitute.

15757. How do you know these facts?—I had it from the guardian of the parish, and Mr. Bury was asked in the room how he knew that case was coming on, and he said it was got because the relieving officer only knew that it was coming on, and he wrote to let Mr. Bury know. It seems as if the relieving officer instead of being one of the board is one of the chairman just to let him know these cases till they are all blocked.

15758. Have you anything more to say?—Yes, there was a woman of the name of Smith, who applied from Hannington.

Mr. Pell.

15759. What is her Christian name, because there are so many Smiths?—I really cannot say the Christian name, but Mr. Bury allows her a little charity fund.

Chairman.

15760. When was this?—It is during this board, my Lord, that is sitting now; I cannot say just exactly what date it was, but the woman was in great hardship, they were both ill together, she and her daughter in the house, and the guardian of the parish did not know what to do, and he brought it before the board, and they put it off, and Mr. Bury said that he would allow her a little. He does for a time; he does not like having it straight from the parish. If they had it they would know what they would get, and they would not get worried. They do not know now that they are going to have it from week to week. I will not mention any more, but there are many of them; they are all on a similar line, there is no guarantee, they just have it for this once, they may perhaps have it another week, but they do not know.

H.R.H. the Prince of Wales.

Workhouse: confinement hard.

15761. It is clear that an aged poor person not in good health would be better cared for inside the workhouse; can you say why it is that there is such a rooted objection to entering it?—No, I cannot say the reason why, but my reason would be that they, knowing many who have gone in have shortly been brought out as corpses, and they dread any change. Suppose say now, Sir, I have the privileges of liberty, a man who has lived in a cottage for years he has got a little home; it is a little castle to him, and then they say when he has lived there over fifty years he and his wife have to break up their home and go into the house. He has to sell his furniture bit by bit before they go in, because if they have anything they will not give him a paper. He has to part with all, and then when he goes in he has to part with his clothing, and when he first goes in the clothes do not very often fit him. He may have to take clothes that they have by them until they can get something to fit him. After he has been there for a time they do give him what he requires to fit him. I have seen some of them with their trousers a good way up their legs. This man Smith used to tie pieces of string round the bottom of his trousers to keep his legs warm. He was a man who had had his liberty, and used to go about the fields all his lifetime, and when he went into the workhouse he had to go and sit down and chop wood, and he said his legs used to ache with cold. I do not say they acted in any wise cruelly, but the thing is, the man being confined there after having his liberty for all the rest part of his life he felt it very hard.

Sick better at home.

15762. But some of those cases that you have given us—most of those cases you have given us—have been cases of persons who have been ailing and unwell. Suppose those people had got a small allowance for out-door relief, even that would not have enabled them to be cared for in the same way as they would be cared for in the infirmary of a workhouse, would it?—My belief is that they would have lived much longer, Sir, and that their neighbours, their daughters—most of them have got daughters living in the village—would only have been too pleased to wait upon them, and do what they could to help them.

Knows very little of workhouse.

15763. Can you suggest any alteration in workhouse treatment which would render it acceptable to those of the aged poor who cannot be properly treated outside the workhouse?—No, Sir, I cannot say anything about the working of the inside.

15764. You know nothing about the inside working?—I know very little; very little about it, Sir.

Mr. Henley.

15765. How long have you lived in Brixworth Union?—All my life, sir.

15766. How long is that?—I am 31 years of age, sir.

15767. Are the old people as well employed now; have they the same opportunity of getting employment as they had when you were young, when you were a boy?—No, I think there are more young men about, and they take the places of the old ones; the employers do not want old men if they can get young ones.

15768. The wages have got higher; the farmers will not employ an old man?—No, the land is down, and there is a lot of young men about; there is very little to do, and as they can always get a strong young man they will not have a man that cannot do a full day's work.

15769. Supposing these old men could have outdoor relief, would they be able to get employment, do you think?—I should like to see that. If a man were able to do a little, that he should be allowed to; all industrious men; I do not advocate it for all classes of men, only for them; that is, for those who are striving their best to try and keep on and do their best for what they have had.

15770. That is to say, you would like to see the old men get outdoor relief, and being allowed to work for farmers at the same time?—Suppose, say, that a man could do a little job, I do not think his hands ought to be tied, because an old man, if he had been used to work all his life, likes to try a little.

15771. Certainly he does, but you would allow him to earn some money as well as the outdoor relief?—Well, I should want it taken into consideration in determining how much he ought to have; I do not say that he should impose upon the rates, but so that he could make up a living.

15772. I only want to get an answer from you. A man who belongs to a club now is not allowed to do anything while he is on his club?—No, sir.

15773. Would you not put a man who was receiving outdoor relief in the same position; I do not know if you understand my question?—I think you mean that a club member would not be able to do anything at all.

15774. No, he is not allowed to do anything?—No.

15775. Well, would you allow a man who was receiving outdoor relief to do anything?—Well, it is a hard matter to say, but it is difficult for a man who has been used to work to do a little job, not to do it, but it would not do to let him go to work.

15776. I quite appreciate the feeling of men; they all like to work as long as they can, and quite right; would you allow them, if they were receiving outdoor relief, to be employed by farmers and other people for wages?—Well, if you did you would want to know how much they earned, sir, to see how much they did earn.

15777. Who is to settle that matter?—Well, the relieving officer goes round every week to visit them.

15778. Going to the question of the workhouse, your reply to His Royal Highness is quite correct, that old people do not like to be deprived of their liberty, and also I suppose they object to the discipline; but is it not the fact that people would be better clothed, better fed, and better lodged than they could possibly be in their cottages, if they were badly off?—They might, some of them, now under the system that is in force now; they would be better in the workhouse, but I believe that they would rather die than go.

Mr. Henley—continued.

15779. But I take these particular points; they are better clothed to begin with or as well clothed as any working man?—I have got nothing to say about what they have to eat or what they have to wear, only, as I said, when they first go the clothes do not hardly fit them, because going in as strangers they have to have what clothes they can get, but when they have been in a little while I notice they get better clothes afterwards. Food and clothing.

15780. Have you ever been in the workhouse to see this yourself?—I can see; I live in the village where it is.

15781. Have you ever been in the workhouse?—I have been in, and, if you do not mind, I will tell you what I have been told in one.

15782. No, never mind that, but may we take it from you generally that the people are better fed, that they are better lodged, and that they are as well clothed, at any rate, as an ordinary working man outside the workhouse; I am speaking of the old people now; I have no right to ask you any question about anyone else?—I am not in a position to say how they are fed; I really am not in a position to say. I have no remarks to pass about what is done inside the workhouse at all. Has nothing to say as to what is done in it.

15783. I wanted to know about this charity that you spoke about. Charity administered by the chairman of the board of guardians; is that administered parochially, or is it administered for the whole union?—My opinion is, it is given just to the worst of the cases, because the guardians should not be beaten in voting for them; it is just a little to block them. Private charity fund.

Chairman.

15784. Yes, but that is not the question; is it administered parish by parish, or is it administered equally to the whole union?—I cannot tell you how it is worked.

15785. Is it a general charity, applicable to the whole union, or a particular charity, applicable to a particular parish?—I know in several parishes they get a little of it, but I cannot tell you to how many parishes it extends.

Mr. Henley.

15786. You cannot tell us whether the chairman administers it for the whole of the union, or only for his own parish; take it that way?—Oh, it exceeds his own parish; it goes to several parishes, but there is in general somebody locked in along with the giving of it.

15787. Do the people get as much from this charity as they would get in outdoor relief from the neighbouring unions?—Not to my knowledge.

15788. Can you answer that question; do you Small amounts given.

Mr. Henley—continued.

know what they get in the other unions, in the next unions?—The highest that I have known to be given to one person has been 2*s.* 6*d.*, but the majority I have known (and there is not very many of them at all that I do know, and I know a good many people) is 1*s.* 6*d.*

15789. From 1*s.* 6*d.* to 2*s.* 6*d.* they get now; but the old people who are getting this amount of charity, are they allowed to do any work?—Yes; oh, yes, I believe they are allowed to do it, but they very often are people who are unable to do it.

15790. But I am speaking of people who can do a little; are they allowed to work?—I know of only one or two, they are this Smith and Linnell, who would be likely to do any work at all, and I do not think either of them are able to do i .

15791. Are they prohibited from doing any work?—I do not think there is anything binding them.

15792. Are they prohibited from doing any work when they get outdoor relief?—Yes, I believe they would be.

15793. So that if they got as much from charity as from outdoor relief, and were allowed to work when getting charity and not when getting outdoor relief, they would be in a better position, would they not?—If they got as much, and had it regularly.

Mr. Pell.

Employment in Union.

15794. There is just one question I should like to put of a general nature, arising from a question the Chairman put to you quite late in your examination; he asked you as to the employment of the old people in Brixworth Union, comparing their condition now with what it was some years ago; was not your answer this, that there was not as much opportunity for the old, now, to get their living, as there was some years ago?—Yes, sir, it was.

Work offered by Mr. Pell.

15795. You are a reader of the newspapers, I know, I need not ask you?—Yes.

15796. Have you never seen an advertisement from me, or from my late wife, advertising for an old person, not confined to Brixworth Union but to the county, to come and do a particular sort of light work, with which you are well acquainted?—No.

15797. It has been, and have we not been unable to get anybody out of our union?—I do not doubt that, sir.

15798. You know the sort of work, I daresay; we are only poultry keepers, and a person has to walk about and make a noise?—Yes.

15799. Do you remember a very old man of the name of Dickens being with us till he died?—I do; he went to the union.

15800. He went to the union and died; he became incapable of doing anything?—Yes.

15801. Do you remember another old man of the name of Mudiman, a Spratton man?—Yes.

15802. There were then two old men getting employment with me alone. I am only one farmer out of many?—Yes.

15803. You have not seen my advertisement?—Never.

15804. At present, no doubt, you do not know

Mr. Pell—continued.

that I am employing an old person from another district?—I do not doubt it, sir.

Out-relief association.

15805. You are secretary of an association which has been got up, I do not say rightly or wrongly, I am not to find fault with it, to oppose what is called the policy of the board?—Yes.

15806. Now will you tell us who your association is composed of; I have a right to ask it because you have addressed me with a letter which I am going to ask you to read; who is your association composed of?—It is composed of householders and people who live in the Brixworth district.

15807. And where else?—I do not know that we have got them from anywhere else; oh, yes, I have got——

15808. Well, I will not bother you about it; you are perfectly well acquainted with the fact that some of the leading people in Northampton come out and make speeches; Messrs. Covington and Purser and Tinsley are members of the association from Northampton, are they not?—Yes.

15809. Some of them are town councillors in Northampton, are they not?—Yes, they are.

15810. That is what I want to get at; therefore the association is not simply one arising having its origin and its substance in Brixworth, but the principal people you have got, there are no members of the association so decidedly public men and so well known as the gentlemen from the town of Northampton?—I beg to differ; you are wrong.

15811. Give me one. You have Mr. Jeyes, have you not?—We have Mr. Jeyes. It was originated by the Brixworth people.

15812. Go on with the names?—There was not a Northampton man came out until a long time afterwards, and you know it is so.

15813. The leading men are the Northampton men. Tell me a Brixworth man?—Mr. Dickens, of Spratton, was one.

15814. Quite right; I beg your pardon?—There is Mr. Dickens, of Spratton. Should I refer to the different villages, because I could give you enough of them?

15815. I had a letter from you which I daresay you will recollect. I am a guardian; do you know whether I am an *ex-officio* guardian or an elected guardian?—You are a guardian, sir.

15816. I am constantly referred to in your speeches that are made as an *ex-officio* guardian?—Not in my speeches, sir.

15817. But the speeches of your association. However, let that pass. I have a letter from you, dated March 1893, in which you tell me, "I am instructed by the committee of the Out-"door Relief Association," consisting of these gentlemen from Northampton?—No, sir, nothing to do with it.

15818. "To ask you whether, if you are "returned at the next election as guardian of "the poor, if you would vote for outdoor relief "to be given to the deserving poor; such cases "that are recommended by the committee and "guardians of their own parish"?—Their own parish, not the district committee.

15819. To that I need not say I gave you no answer?—No.

Mr. Pell—continued.

15820. I think you had some answers from some of the guardians that were not complimentary?—I had them very favourable, sir. I have got the list of them at home.

ffect on poor Brixworth stem.

15821. You have lived, as you told the Chairman, a long time in the union; has the effect of the policy of the Brixworth Board been to drive the old people into the workhouse?—No, sir.

15822. It has not?—But I believe it has driven them to the grave.

15823. It has driven them to the grave?—Yes.

15824. But still you have given us a good number of cases of people who have lived to a great age yourself to-day before they were driven to the grave?—I have, sir.

15825. But your idea is that the policy of the Brixworth Board has not been to drive the old into the workhouse, but to drive them into the grave?—I did not say that it was done willingly.

15826. No, I did not say that?—But I say that through the effects; the people would rather die of want than go into the house.

15827. I did not ask you what they would rather do; I asked you whether the effect of the policy of the board had been to drive them into the workhouse, and you say no. You are perfectly correct, because some years ago there were 115 persons in the workhouse, and about the time you wrote that letter to me there were only 91; but your answer would be that they had been driven into the grave instead?—Yes.

15828. I quite follow. Well, now, some speeches were made, but I am not going to refer to the speeches, with reference to certain hard cases with which you, among others, were acquainted. Well, at the time those speeches were made, if you recollect, no names were given; the names of the cases were not given in the speeches?—Oh, yes, they were.

ard cases.

15829. No, I beg your pardon. Well, whether they were or were not, you had a letter from the chairman, Mr. Bury, challenging you to give him the names of the cases of the old persons, had you not?—Yes; I have got a copy of both letters.

15830. And you answered him, did you not?—Yes; I sent him the two I have spoken of.

15831. The two at first, and then some more?—I wish you would have the letters read, sir, because it would be the fairest.

se of Ward.

15832. I have never seen the letter myself; I was only told that he wrote to you. Among the cases that you mentioned was Elizabeth Ward, I think, who was an old woman 68 years of age?—I have got it on the list.

15833. I think that woman is your own cousin?—Yes, she is a cousin.

15834. And she lives alone?—Yes, she lives alone.

15835. And she is a cripple woman?—She is.

15836. With bad legs?—True.

15837. Her relief was refused?—Never. I do not think she ever made application.

15838. She never asked for it?—No.

15839. Why did she not ask for it?—She knew the treatment others had.

Mr. Pell—continued.

15840. You call that a hard case?—I spoke of it as a deserving case.

15841. Now, then, we will take this deserving case. Has she not got three illegitimate sons and one illegitimate daughter?—She may have; yes, I believe she has.

15842. This is the deserving case who did not apply?—No.

15843. But whose treatment you consider the policy of the board so bad that she would not apply. If a deserving woman she would not apply, and therefore suffered harm. Was she ever married?—Not to my knowledge. The thing is, had she lived, she would be older than I am, so I do not know much about it.

Case of Bray.

15844. Now, we will take a case that has been mentioned here that we had just now, that of Bray; I suppose we cannot take that; the widow was only 58 years of age, or was only 58 in 1893?—That is so.

15845. I suppose you would not like to take that case; you mention it under the name of Charles Bray?—Yes.

15846. Charles Bray was younger than his wife, was he not?—No; he was 62.

15847. You wrote to Mr. Bury, and mentioned the case of widow Bray as a hard one. Has she ever applied for relief?—I mentioned the case from what, in my own experience, I had seen.

Case of Dickens.

15848. Did you mention the case of Dickens?—Thomas Dickens, yes, sir.

15849. Thomas Dickens, I think you said, had relief refused?—No, sir, I did not.

15850. Has he never had relief?—He never made application.

15851. Take the case of Thomas Dickens, whom you stated had no means of living. Are you aware that at the time you wrote the letter to Mr. Bury of this hard case, that he was then on a club and receiving 8*s.* a week?—No, sir.

15852. You did not know it?—No, I did not know he was on a club, and I do not believe he was, because he has outrun his club, and he would be on it six months full and six months half.

Chairman.

15853. Was he a man who had been 18 months without work?—Yes, your Lordship.

15854. And therefore his club refused to give him anything more?—Yes.

Mr. Pell.

15855. Has not that man a well-to-do daughter, who is a monthly nurse?—She is the one who is supporting him.

15856. She goes and stays with him?—She earns her living by going out doing nursing, but she is over 50 years old; she is not very capable of doing it.

15857. Is Dickens living now?—He is, sir.

Case of Mills.

15858. One was Richard Mills' case; Richard Mills was one of the cases that was mentioned to the chairman?—Yes, it was.

15859. When was Richard Mills' case?—It was about four years ago, since his wife died; the man is living to-day.

Mr. Pell—continued.

15860. What parish does he belong to?—Brixworth.

15861. He is of Brixworth?—The man you see at the bottom of the hill when you go up to the union.

15862. Has he ever applied for relief?—He has applied to this board, and he applied a time or two before, but was refused.

15863. Do you know why he was refused?—I do not know.

15864. Is it a case of your own knowledge?—Yes.

15865. Has he got a wife?—No, his wife is in the churchyard, sir.

15866. His wife is dead?—Yes.

15867. Why did Mills apply?—Because he has not got anything to live upon, I suppose.

15868. What had Mills been; had he been a day labourer?—The first I knew of him he worked for a lady of the name of Miss Green.

15869. As a day labourer?—As far as I know, he worked there on the farm.

15870. How did he come to be in want; I do do not recollect that case at all?—It is hard for me to say that, sir.

15871. How did he come to be in want?—Well, when he has spent all he cannot have anything; I cannot say any more.

15872. Had he ever been in a club?—I expect he had been in a club, but a club cannot give relief without they are ill. You have to have a certificate from a doctor before you get relief.

15873. Mills' case is not the case that you gave to Mr. Bury?—Yes, it is.

15874. Richard Mills, is it?—Yes.

15875. Then I think I can get it; is it a recent case?—He has applied to the board once, if not twice.

15876. Was it one that applied last year? He had a paper for the house once or twice before when his wife was alive.

Private charity fund.

15877. With regard to this fund, you have told the chairman, you have always spoken of it as a fund that was at at the disposal of the chairman, do you know where the fund comes from?—No sir; I call it the "mystery fund."

15878. The mystery fund; now, did you ever hear, in a case of charity, that you should not let your right hand know what your left hand does?—Yes, I have.

15879. Do you think that persons who are desirous to help the poor are bound to go about in every direction and announce what they are doing?—No, no, I do not believe in that.

15880. You have no conception where the money comes from?—No, I do not know.

Principles and administration.

15881. Do you know that the persons who administer that fund make it as far as possible a rule that persons in the neighbourhood or relations should help?—Yes; I know of one, not of old age; it is a woman of Walgrave; it is the woman Frecknall.

15882. No, you are not allowed to take that, because she was too young, but do you know that the persons who administer the fund endeavour as far as possible to get persons who are either relations or have been old masters interested in the case to give something to help too?—Well, I cannot give any definite answer about that.

Mr. Pell—continued.

15883. You do not know whether they do or do not?—No; I could state what I was told about one.

15884. Never mind what you were told; you do not know personally?—No; not personally.

15885. I will not pursue this matter further, except to tell you that the relations and neighbours and old masters do already, and very creditably they do, help, and that constitutes a great part of the fund. Well, you said something about a fund being administered by what you called Church persons. I think you had in your hand just now a printed circular; I do not want to refer to it?—I wish you would allow me to read them, sir.

15886. You referred to me just now, only you said a circular had just been issued about this fund, but I suppose that circular is one of your own?—No; that is one that Mr. Bury sent round to the guardians.

15887. You have not got that with you?—No, I have not got that with me.

15888. You have read that over?—Yes, I have skimmed that over.

15889. It was not issued by Mr. Bury alone; are there not four names to it?—Yes.

15890. Mine was not one of those names?—It was signed by Mr. Bury, Mr. Foster, and two others.

15891. Mine was not one of the names?—No, sir.

15892. That circular was issued with a view of making this fund a little more public, and inviting people to subscribe, and suggesting the formation of a committee to administer it?—Yes.

15893. Now, do you know—you have talked about the Church clergy as persons administering the fund—do you know that one of the leading dissenters in the district of Brixworth was invited to join the Committee, and he refused?—Yes, I do.

15894. And he refused to join?—Yes, and I know another thing, if you will allow me, about another gentleman, Mr. Jeyes, of Brixworth. He asked about the working of it, and Mr. Bury told him that to know how it was worked he must become a subscriber. He said he was willing to do that if he would answer him three questions. He sent him a cheque and asked him the questions, but Mr. Bury returned him his letter and the cheque and would not have them.

15895. I suppose Mr. Bury took the cheque as a little move to get out secrets?—He tried to keep it private, and did not want it to be known.

15896. There is nothing to prevent Mr. Jeyes becoming a subscriber now?—It would not have been but for this.

15897. In some of the Brixworth hard cases, I notice particularly that you went to some persons you named—the vicar was one, Mr. Bevan was another?—Yes, and Mrs. Attenborough.

15898. But you do not appear to go to Mr. Jeyes, the gentleman you have just named?—No, I know very little about Mr. Jeyes.

15899. But you know Mr. Jeyes is the chairman of your association?—He is now, but that was four years ago I am speaking of.

Mr. Pell—continued.

15900. I beg your pardon; I thought it was quite recently?—I worked for Mr. Bevan; that is why I went to him, and the clergyman, I knew him.

Charges of failure.

15901. He is a very kind person. Now, you have stated with regard to this charitable assistance that in time it died away?—Yes.

15902. That when given, after a time it died away?—Yes.

15903. Well, now, has it died away because the people have gone to work, or what do you mean by dying away; were the people just as much in want of it, and still it was withheld?—I have had a letter from the guardians.

Case of Ward.

15904. Would you tell me what you know yourself, if you do not mind; you are the secretary of the association, so you are bound to know?—I can state, Elizabeth Ward at 1*s.* 6*d.* a week for several weeks, and this last fortnight or three weeks she has not had a penny; and Esther Somerfield, she has had nothing for two or three weeks.

Chairman.

15905. You say about Elizabeth Ward that she received 1*s.* 6*d.* a week for a time, and then it was discontinued?—Yes, your Lordship.

15906. Do you know why it was discontinued?—What the person got that went up was that, as the funds were out, she might, perhaps, have it again after a bit, but not for a time.

15907. That was the answer?—Yes.

Mr. Pell.

15908. Do you know also that that woman has a brother living who is single and in full work. You know that, and he gave her nothing?—Yes, there is a brother there.

15909. Living next door?—Yes.

15910. A single man in full work?—I cannot say it is full work; he works on the road at certain seasons when they employ him.

15911. He gave her nothing?—No.

15912. Do you not think that the persons who administer the fund might feel it was quite as well that the brother should do something before they continued?—Yes, and the woman might die before she got it, perhaps.

Case of Somerfield.

15913. Very likely. Now, take the case of Esther Somerfield; she is an old woman?—Yes.

15914. Did she ever have help from the fund?—Yes.

15915. She is 70 years old?—She is 71, sir.

15916. And she lives alone, and she earns her living by washing and going errands for the butcher?—I have never known her to do any washing for some time; she has never been able to.

15917. She has a son, did you not know that, with no family, who is a mason and helps her?—She has not got a son a mason; she has got one a labourer for masons, that is all.

15918. You prefer to call him a labourer to a mason?—And he is married, and he has got a wife to-day in Manchester, his own home, I believe, sir; very little he will be able to give to his mother.

Mr. Pell—continued.

15919. You know that she applied for relief?—No, I am not aware of it.

15920. Well, she did, I can tell you that; and it was refused. And is she living now?—Yes; I saw her last night.

15921. And does she go errands?—She is obliged to; if she did not she would not get anything to eat.

15922. And is she not helped by her friends and relations, and nothing can be said against the condition she is living in except her age?—I can say that she was stopped for over a fortnight from having anything.

15923. But you cannot say that the woman is in want, can you?—I can say she has been in want before I began to rouse this work. Many a time she had not anything to eat for a day pretty well together, and sometimes days.

15924. But at present she is maintaining herself, and there is no evidence of her being in very, very great distress?—If she did not have this 1*s.* 6*d.*, she told me only last night, she could not pay her rent.

Administration of charity fund.

15925. You said with regard to these cases they dropped, and as to these funds that nobody looked into it. The Chairman pressed you upon that point. You said at first that the assisted had to apply for the money over and over again?—They go to fetch it.

15926. You followed that up afterwards by saying you did not mean "apply"; they simply had to fetch it?—Yes.

15927. Is there anything very hard, if I give a person half-a-sovereign a week, and I ask my brother on the spot to pay it; or do you expect I should drive over with it? Just let me know what you mean?—What I mean is Mr. Bury promised one to give him something, then after he had had it for a time it stopped coming.

15928. Yes, I daresay?—Then they had to go up and ask for it again.

15929. Go up where?—Why, up to the person who was giving it away.

15930. Who was the person, a person living in the village; who was the person?—Well, this one that I was speaking of was a Garrett, who applied at the board some years ago.

15931. I do not want to know the name, but who was the person that the woman or man you are talking of had to go to to ask for the money again; was it the clergyman, or who?—No; he wrote to Mr. Bury about it, and he had it direct.

15932. Did he get the money when he wrote?—He had to write twice before he got it; he got it the second time he wrote.

15933. Would you believe me when I tell you (perhaps you can guess) that I am a subscriber to this fund?—I daresay you are.

15934. Would you believe me when I say that I have gone personally to the poor people, at great inconvenience to myself, to take the money and to see what circumstances they were in?—You may have done.

15935. I have not come to your side of the country; I have done Naseby side; others have done yours?—Yes.

15936. Do you not think it is rather an unfair thing to say that the people bestowing private

Mr. Pell—continued.

charity only put their money down, and do not care any more; do not come and see to the persons for whose benefit the money is meant; do you not think it is rather an unfair thing to say all this?—I only say what I believe to be true.

Mr. Broadhurst.

Help should not depend on favours.

15937. I think you stated some time back, in the earlier part of your evidence, that the people would prefer to have the relief if they had it from a source which could not be questioned, and which did not depend upon an individual favour?—I did so.

15938. That expresses the whole of your mind on that subject?—Yes; that is what I have really come to speak on.

15939. I did not know what you meant just now by admitting so readily that Mr. Pell could not find people to do certain work in your parish when he advertised; are the people in your parish not fond of work?—Yes; but they are not very fond of Mr. Pell.

15940. Have you turned your mind at all to pension schemes?—Well, very little, sir.

15941. You have not gone into that?—No, I am not able to.

15942. You have devoted your mind to the Poor Law relief?—Yes.

Mr. Booth.

Refusal of out-relief unpopular.

15943. Outdoor relief is always, or practically always, refused, in the Brixworth Union?—It has been for the last five years. At least, for longer than that it has been strict, but these last five years they have put the screw on not to give it to anyone.

15944. And you are well acquainted with the union, and the opinion of the working class on that subject?—I go round the district every fortnight, or nearly all round, once a month; I might say I go round pretty nearly all of it.

15945. And would you say that, in their opinion, the opinion of the working classes is against the system of a general refusal of outdoor relief?—I can say this, that when Mr. Bury came to Brixworth and called a ratepayers' meeting I got up in his meeting, after he sat down, and moved a resolution, when he called it, condemning his policy, and then all voted for the resolution, condemning his policy, all but five in his own meeting.

15946. And that condemnation is irrespective of possible economic advantages of the system?—It has been carried in public meetings, in 20 public meetings, condemning his policy.

Puts unfair pressure.

15947. To turn now to your own views on the subject, you object to the pressure that is exercised by the offer of the house?—Yes, sir.

15948. The pressure on poor relations, on the relations of the applicant, and generally to the pressure that is exercised by the offer of the house?—Yes, sir.

Checks applicants.

15949. Then we have had it from you that applications are not made, and I think we have heard clearly enough that you think that this is because of the probable, or we may say, almost certain refusal of the relief?—That is quite so, sir.

Mr. Booth—continued.

15950. That unless they are prepared to take indoor relief, it is useless for them to apply?—That is it.

15951. Yet you have told us that many do apply. Why do they apply; is it hoping that the policy may be changed?—Yes, sir; they go to try in hopes that they may get it, and they are forced to do it because they have got no means to live, a good many of them. Then somebody will give them a little sometimes when they do apply; that will assist them on for a little while.

15952. So that one motive for their applying may be for the chance of getting other charity?—The only thing is they have got nothing at home, and they go to see whether they can get relief. They go and state their case, and they have to go through very strict examination when they go before the relieving officer.

15953. But if there is no chance of their getting outdoor relief, and they are quite determined not to take indoor relief, they must have some object; is that object, if I may say so, to advertise their case, so as to get private charity?—It may be a little; but they are very few, considering the cases there are in the district, who do go. There are a few now and again that go. There was a poor woman that went from Pitsford. I saw her last Wednesday morning; she had to go down the village; she was refused at the board; Arthurs is her name—Mary Arthurs; she is 71 years old, and she had to go down the village and ask somebody to give her a bit of bread before she had her breakfast in the morning.

15954. Those that apply, and are refused, are a small number compared with the number who would apply if there were outdoor relief given in the union?—For the last five years there are people who ought to have been in receipt of it, because they have been unable to earn, and they have had only their friends, what their friends would give them, and young men have had to help their own families, to keep their own mother.

15955. Is a consequence of their not applying, of poor people who really deserve relief not seeking it, is a consequence of that, that the guardians lose touch with the difficulties of the poor?—They do not seem to take any interest in the poor. The chief object is to keep cutting down the numbers of them; they seem as if they gloried in keeping the figures right—it does not matter about the people.

Objections to charity.

15956. When charity is given, you say it is very inadequate?—Yes, sir.

15957. More inadequate than outdoor relief generally is?—Yes; it does nothing, only encourages them to bow and scrape to people where they would not otherwise.

15958. You say that 1*s.* 6*d.* is a common allowance to promise?—Yes; for a man and wife. Mrs. Johnson, her husband has been ill for 11 years, only gets 1*s.* 6*d.*

15959. I think you mentioned a case of 2*s.* 6*d.*, but that is rare?—That is very rare, sir.

15960. Then the amount, given or promised in private charity, is very much less than the usual outdoor relief allowance?—I cannot speak

Mr. Booth—continued.

as to what the promise is; I am only speaking of what the people tell me they get.

15961. But what they tell you they get is much less than what is given in outdoor relief in outdoor relief unions?—Yes, sir, it is.

15962. And you consider private relief—relief given in this private way—is more demoralising to the poor than public relief?—I do, sir.

15963. With regard to endowed charities, I think you were asked about them; there are some, I suppose?—Well, if I understand you, there is a charity given away once a year, and it runs to about 3*s.* to those who were born in the parish, when they get to a certain age.

15964. It is a very small thing?—It is only 3*s.* each; about 5*s.* for a man and wife.

15965. So that no more could be done with it than is done?—Not to my knowledge.

Mr. Humphreys-Owen.

Clubs in district.

15966. Is the club that you collect for a sick club, or only a burial club?—Burial and doctor's club.

15967. Burial and sick?—No, only doctor; not sick pay, sir. It finds the doctor and funeral money; that is all, sir.

15968. How long have you been collecting for it?—I started in January 1891, sir.

15969. Before the club came into the district, had you not a number of public-house clubs, which are somewhat unsatisfactory?—Yes; there are some clubs, two village clubs were held at the public-houses.

15970. And they have broken up?—Well, they have joined the two together now, and it is held in the school.

15971. That is the only one that you know of in the union?—Well, they have started a branch of the Free Gardeners this last 12 months, I believe. That is the whole there is in the village, sir.

15972. Mr. Bury told us that in his view one of the results of restricting the outdoor relief was the encouragement of sound clubs, as I suppose the Victoria is, and you agree with him?—It would be very good; but if people have not got money to pay that they cannot pay this when they get old, you see.

15973. Yes; but still they have sufficient money, at all events, to pay your subscriptions, and they get value for their money. His suggestion was that previously they only gave an inadequate subscription to rotten clubs, and trusted that the difference might be made up out of the rates?—I believe in years to come you will not have so many people to apply, but the old men of to-day have never had the advantages that the young men have got of to-day. But still, if young men have got their fathers and mothers to keep now, they will not be able to keep in clubs, because if a man has got only 12*s.* a week he cannot keep his own home, you see.

15974. I know; but that is rather a separate point; we will talk about that perhaps afterwards; the present question is, whether the restriction of outdoor relief has not had a good effect upon the good clubs, because it has made the people look round and only select good clubs,

Mr. Humphreys-Owen—continued.

instead of trusting to the clubs which met in the public-houses, which are not so safe?—Well, I do not see that I can answer it in any way, because young men cannot be in a good club, and pay the subscription, and help to keep their parents at the present time; they cannot do that dan keep their own families.

Condition of people.

15975. We also understood that the condition of the people generally is very much improved during the last 25 years in that union; is that your experience; are people better off now than they were?—Certainly people are, in a measure. They have got more advantage in allotments, and they do not have the school board money to pay now, and there are several other things.

Is opposed to indiscriminate out-relief.

15976. Canon Bury's view is that the restriction of outdoor relief has been really very beneficial; I will tell you what he says; it was "rather "a painful exhibition of wilful waste and woful "want" when they gave indiscriminate outdoor relief?—Yes.

15977. "The expenditure was over 8,000*l.* a "year, and the pauperism was one person in "every twelve, with a general demoralisation as "well of the rich as the poor." Then my question on that is, Do you think that the condition of the poor, especially of the aged, is better now than it was when you first remember things (you are 30 now, say 15 years ago)?—Yes. The board has gone from one extreme to the other. I think there is quite as much blame in giving so much away as there is in a sense in withholding it at present.

15978. That is, you are not an advocate of what Canon Bury calls "indiscriminate relief"?—No, far from it.

15979. Only of outdoor relief given with discrimination?—Yes, sir.

15980. Well, I suppose one of the elements of discrimination would be the ability of friends to help?—Yes, and the way that the people had lived to manage their own homes.

15981. Quite so; those two points you would take into consideration?—Yes.

15982. And so far the Brixworth Guardians do that, you would agree with them, only you say that you differ from the view which they take of special cases?—Yes.

15983. You do not object to their saying that "A. B. has got relations who can assist him; "therefore, we will not help." You do not object to their making that a general rule, but you only object to the application of the rule in certain particular cases?—I object to them putting on a man who is earning 12*s.* a week, and has three or four children to keep, to help to keep his father and mother. It is impossible for a man to keep his own home.

15984. Quite so. But you do agree that a man should help his relations; it is only a question of degree in particular cases?—Certainly, if he has got the means, he ought to be made to do it. I think they would.

15985. And in the same way outdoor relief should be refused to persons who had been guilty of gross misconduct and conduced to their own pauperism?—Yes.

Hard cases.

15986. Canon Bury told us that there were

Mr. Humphreys-Owen—continued.

no cases of hardship; and there you join issue with him?—We cannot agree there, sir.

15987. Your point of view, in fact, is different from Canon Bury's?—Yes.

15988. He sees the outside, and you see the inside?—Yes; he knows these cases. He had been to relieve some of them, and if they had not been hard cases he would not have taken them something.

Workhouse sometimes best.

15989. He says that bad homes are properly broken up, and you agree with that as a general rule. I mean that it would be proper occasionally for a guardian to say to one person or to a family, "You are living under such conditions "that you are better in the house?"—Yes; I believe there are cases where it would be so.

15990. There are some cases?—Yes.

15991. Again, you do not differ from him; I mean you only differ from his extreme policy?—His extreme policy.

15992. He says that contributions are never demanded from men with young children; but you gave us one case in which that was done, the case of Sir Herbert Langham's groom, I think?—Yes.

15993. Do you happen to know whether he has a particularly good place; is he head groom or stud groom?—No; he is only like a helper.

Endowed charity.

15994. As regards the little endowed charity at Brixworth, which gives 3*s.* a-year to a considerable number of persons, do you think it would be better employed if, instead of being spread over a large area, some two or three substantial donations of 5*s.* or 6*s.* a-week were given out of it to deserving old persons in the parish?—I do not see how you could give it so very well in old-age pensions, because it was left for the people, you know, and it is a great blessing to the people at winter time to get a bit of extra coal, or something like that.

15995. Of course, in each case it will go for the good of the poor, whether it were substantial pensions all the year round to a few, or in a small gift to a great number. But you think, on the whole, the present application is better?—There would not be enough to support it; there is only about 30*l.*

15996. You see that would give three pensions of 10*l.* a year, which would be more than the ordinary outdoor relief?—Yes.

15997. Perhaps you have not thought enough about it to give an opinion?—No, I have not, sir.

Mr. Hunter.

Workhouse.

15998. You have been asked about the reason why the poor are not charmed with the workhouse, and I think you admit that in the workhouse it is possible to provide shelter and also food; well, if you were called upon to provide for an old horse, that would be adequate, would it not; but is not man a social animal?—Certainly.

15999. Questions have been put to you with regard to some persons being members of your association who come from Northampton?—Yes, I believe they are property owners in the district; though I believe they are, I am not sure.

Mr. Hunter—continued.

16000. Is Northampton a neighbouring union?—Yes, sir, it is only six miles off.

Migration due to refusal of out-relief.

16001. Is the reason for their interference in Brixworth their belief that Brixworth people are driven across to Northampton Union to get outdoor relief?—Yes; there are several cases have gone.

16002. With regard to the mode of administration of the Poor Law in Brixworth, I am not quite sure if I understand what is the action of the board; has there been any general resolution that under no circumstances would they grant outdoor relief to the aged, or do they merely deal with each individual case as it occurs?—I am hardly a fit person to answer the question, because you want to be inside the board-room to know really what is done; but it is proposed that the house be offered without considering the case at all; they have not time to get the evidence. Only just lately, these last twelve months, they have taken more interest in the cases than they have ever done before, these last six or seven years.

16003. Well, then, are you aware of any case at the present time where outdoor relief has been given to a person over 60 in Brixworth?—There is no case in which outdoor relief has been given these last five years.

16004. That is to say, your experience is that as a matter of fact no outdoor relief is given to the aged poor under any circumstances?—Yes.

16005. Then I have to follow that up with another question: why have you not taken this case before the Local Government Board; are not the guardians bound to relieve by law; if they refuse relief why do you not go to the Local Government Board?

Mr. Humphreys-Owen.

16006. There were 34 old people relieved outside the workhouse, according to Mr. Ritchie's Return, in 1892.

Mr. Hunter.

16007. These are all old cases, very old cases, remanents from a previous period?—The resolutions that have been passed condemning the policy have been sent to the Local Government Board.

Appeal desirable.

16008. Would you like to have an amendment of the law by which an appeal would be given to persons against refusal of outdoor relief as is the case at Brixworth?—Yes, I would like it to be put on, so that the people had a voice in choosing the men.

16009. Are you aware that in Scotland, if outdoor relief is refused, that the applicant has an appeal to what is the same as our Local Government Board in England?—No, I am not aware.

System not popular.

16010. Would not that be a valuable improvement of the law in a case like Brixworth?—Yes. Might I say that there are 15 *ex officio* guardians, there are seven or eight parishes where they could not get guardians in, not if it were put to the vote, because the farmers and the landowners have more votes than the people who live there.

Mr. Hunter—continued.

16011. At all events, I gather from you that the administration of the Brixworth Union does not give universal satisfaction in Brixworth?—No, sir, for it would be five to one against the policy.

Chairman.

Mode of dealing with applicants.

16012. Every now and then people do apply for outdoor relief, however little hopeful they may be of getting it?—Yes, my Lord.

16013. And if they are refused they have the offer of the workhouse, you say?—Yes.

16014. But have you not also said that if they are refused they have had the promise that they would get assistance from other sources, from charity, and so forth?—Some of the cases, my Lord.

16015. That would show that there was inquiry?—Yes.

16016. And is not the object of assisting them through charities to keep them off the rates?—Yes; it is trying to keep them off the rates; but there has been much more interest taken in the cases lately than what there was years ago.

Chairman—continued.

Mr. Humphreys-Owen.

16017. What were the questions which Mr. Jeyes, the chairman of his association, asked of Mr. Bury, and which ended in his subscription being declined; have you got them?—I am not in a position to say that.

Mr. Hunter.

16018. Perhaps you can tell us why the Nonconformist minister would not join?

Chairman.

16019. Do you know it?—No, I do not.

[The Witness withdrew.

[Adjourned till to-morrow at noon.

[Note.—With regard to the hard cases referred to by Mr. Ward, a statement has been forwarded to the Commission by Canon Bury, which is printed as Appendix IX.]

FORTY-FOURTH DAY.

Wednesday, 28th February, 1894.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

Present:

The Right Hon. Lord Aberdare, G.C.B., Chairman.

Mr. J. J. Henley, C.B.
M. Albert Pell.
Mr. W. A. Hunter, M.P.
Mr. James Stuart, M.P.
Mr. A. C. Humphreys-Owen.
Mr. C. S. Roundell, M.P.
Mr. Charles Booth.
Mr. Henry Broadhurst.
Mr. J. J. Stockall.

Mr. E. Austin Browne, *Secretary.*
Viscount Morpeth, *Assistant Secretary.*

Mr. James Burton, of Hugglescote, Ashby-de-La-Zouch, called in; and Examined.

Chairman.

Occupation.

16020. What are you, Mr. Burton?—I am a check weigher.

16021. Where?—At the South Leicestershire Collieries, the South Leicestershire Colliery Company.

16022. Where is that?—It is at Hugglescote, in Leicestershire, near Ashby-de-la-Zouch.

16023. How old are you?—I am 48.

16024. You, I believe, have been a guardian?—I am one at the present time.

Guardian of Ashby Union.

16025. Of the Ashby Union?—Yes, my Lord.

16026. How long have you been a guardian?—Nearly 12 months.

16027. Do you know what the population of the union is?—I do not know the exact number of the population, at the present time.

Chairman—continued.

16028. How many parishes does it consist of?—Twenty-seven.

16029. Is it divided into districts?—Two.

16030. What is the character of the population?—It is agricultural and mining principally.

16031. Which is the preponderant portion in number?—I am not acquainted with the agricultural part of it, but I think the mining would have the preponderance.

16032-4. Can you give us the numbers relieved indoor and outdoor?—Yes. Indoor, at the present time, under sixteen, 17; from sixteen to sixty, 31; over sixty, 41; a total of 89. Outdoor adults; under sixty-five, 45 males; 105 females; a total of 150. Over sixty-five, 69 males; 159 females; total, 228. That is a total of males altogether, 114; females 264; total, 378.

Mr. Pell.

16035. Is that all the outdoor paupers?—Indoor and outdoor.

Chairman.

Workhouse.

16036. What is the condition of your workhouse?—The condition of the workhouse is very satisfactory—very clean; in very good order.

16037. Is the food good and sufficient?—The food, I believe is really good.

16038. Is it well cooked?—Well cooked.

16039. And you think that the inmates are satisfied with it?—Yes.

16040. How about clothing?—The clothing is good and warm, especially for the males.

16041. Do you think it is not quite so good for the females?—The appearance of it does not seem so good as the males.

16042. Have you ever asked them whether their dress was insufficient for their warmth and comfort?—Yes; but I find a difficulty in getting at any answers satisfactory; the expressions are generally satisfactorily.

16043. What was the objection you saw to the female dress?—Well, it is the short sleeves and the short petticoats, and the hoods which I considered, as a working man, are very objectionable to the appearance; it makes them appear very pauperised.

16044. Is that the dress in which they come out when they are permitted to go out?—When they go out, if they have a dress of their own, which they go in with, they are allowed to put that over the clothing of the authorities.

16045. It is only within the workhouse, then, that they have this distinction of dress, which you think objectionable?—It is within the workhouse only.

16046. Well, now, about the discipline: do you consider that unnecessarily severe?—It, perhaps, may be necessary to carry out the working of a poor-house that the discipline should be in strict accordance with the rules and regulations.

Leave of absence.

16047. What are the rules as to leave of absence?—Any pauper may apply to the workhouse master, and may be granted permission to leave, or, if he does not feel disposed to grant it, he can make application to the board; the workhouse master does occasionally give permission; when he does not feel disposed the board is applied to, and they either refuse or grant the permission required.

16048. Is there no fixed time at which they can go out if they please; are they obliged always to make this requisition?—They can go out as discharged.

16049. No; I do not mean that; but I mean, are there fixed times—once a month, or once a fortnight—when they have a right to go out?—There are no fixed times.

16050. Would a man or woman have a chance of going out once a week, if he asked, if he were a decent, well-behaved person?—It is not customary for them to go out so often as that.

16051. Are they allowed to go out sometimes to see their friends for a night, and then to come back?—Yes.

16052. Have you talked to these old people in the workhouse?—Yes.

16053. Have they made complaints to you?—

Chairman—continued.

No complaints made.

Not complaints to me. I have tried to ask them and get information from them, as far as I could, often.

16054. I suppose there were among them some that you have known connected with the collieries?—Yes; numbers.

16055. Have you a good infirmary?—Yes.

16056. Is it part and parcel of the building, or is it separated from it?—It is a separate part of the building—the infirmary is.

Infirmary.

16057. Have you trained nurses?—Yes.

16058. You do not depend upon the old women of the workhouse themselves, but you go outside and get trained nurses; is that so?—They say they do not entirely depend upon the able-bodied who are in now.

16059. Well, then, you have a garden, I believe?—A large garden.

Employment.

16060-1. Do the poor work in it?—The able-bodied, as far as they can, work in that and cultivate it, and raise a good produce from it.

16062. How are the old people who cannot work in the garden employed?—The old people who cannot work in the garden are simply in the rooms, and occupy their time by conversation or reading, or in any way pass the time away as best they can.

16063. Are the old men put to any work in the house, such as oakum picking, or anything of that sort?—I have not seen any men oakum picking. I have seen some of the aged women picking scraps of cloth and such like.

16064. Do you think that some additional occupation might be found for them to relieve the monotony of their life?—I am afraid that the old men whom I have seen would not be able to do much employment at all.

16065. And the women?—And the women are employed as far as convenient; they mend stockings, or knit, or mend garments.

16066. Do you think this monotony has an evil effect upon the inmates?—I think it must have.

16067. Have you observed anything yourself, or has anything been brought to your notice, or is it only the conclusion you arrive at in your own mind?—I do not know the parties I refer to, how they were before entering, and my experience has been so little, that I could not tell all the results of all the time they have been in the workhouse; but from what I have seen of the monotonous life there it must have a tendency in that direction.

16068. You said, I think, that you had no complaints from the old people of rough or unjust treatment?—I have no idea of unjust treatment to them.

16069. Have you ever had any statements from the old people that they were not kindly treated?—None, except in a very evasive or indirect manner, which would not be a statement made.

Officials kind.

16070. In your belief were the master and matron kind and considerate towards the poor?—From appearances, what I have seen, they have been very kind and affectionate, and I have questioned the inmates constantly as to their kindness, and they have all agreed that they are

Chairman—continued.

kind and very good to them; they speak very highly of them.

16071. You have not been very long a guardian?—No, my Lord.

16072. But during that time have you known any leave the house because they have found their existence there intolerable, and that they preferred undergoing any hardships rather than remaining in the house?—Yes.

16073. You have known cases?—Yes.

16074. Several?—No, I could not say several; but I do know cases.

16075. Since you have been a guardian?—Yes.

16076. One or two?—Well, I would specially refer to one; I would not like to make more than one.

ase of man aving work- ouse from isgust.

16077. Well, tell us the facts about it?—The first instance, I felt sorry that he should be occasioned to go into the house—he had a wife—his name is William Wells.

16078. Was she in the house or outside?—He has a wife out, and a comfortable home, and he has one son, a young man, who is unable to provide for the whole of the house, but the guardians thought that he would be better in the house.

16079. Why did they think so?—Well, the remark, I consider, was hardly true. It was said that he had been an idle man in his time, and they thought the he se was good enough for him; and there was no alternative for him except by going into the workhouse. That man had suffered from bronchitis and influenza, and at night he suffered very much from coughing, and he disturbed the inmates, and they threatened to throw him out of bed, and very much abused him; and he told me personally himself he would sooner go and die in a ditch than he would stop there in the house.

16080. And he left the house?—He left the house.

16081. Do you know what he is doing now?—He is simply depending on the charity, I believe, of his child—a lad who is at work at the colliery on half-time, getting in the teens of shillings.

16082. How much a week, do you think?—In the teens of shillings; he would not get 20*s.* a week; in the teens of shillings. The father would simply get what the doctor allows him; that is to the best of my knowledge of him.

Mr. Booth.

16083. By the doctor, do you mean the club doctor?—No, the parish doctor.

Chairman.

16084. He receives some medical relief through the doctor, does he?—Yes.

16085. You do not know how much?—I do not.

ut-door lief.

16086. Are you satisfied with the policy and practice of the board with respect to outdoor relief?—Yes.

16087. Will you tell us what it is?—The practice of the board is to allow relief where there can be a home provided for them, with exceptional cases. For each individual the

Chairman—continued.

maximum is 2*s.* 6*d.* per head for man or woman, or for two together, if they have a home, and can be provided for outside, they allow in such cases 5*s.* for the two. In a number of instances, where they can, they recover as far as possible that amount from relations, which is considered by the working-classes, very, very hard, and it takes a very great effort to provide what is allotted for them to pay.

Harshness of enforcing assistance from children.

16088. Do you think that the magistrates act harshly towards the children of these paupers in the amount that they order them to pay?—It does not very often come to the magistrates; it is the guardians who decide, and their decision is final.

16089. No; all the guardians can do is, after considering the case, if they think it a proper case to bring it before the magistrates, and it is only the magistrates who have the power of making the order?—But I think I shall be right in stating that there are amounts imposed on children there who never go before the magistrates, except *ex officio* magistrates who sit round the table.

Mode of enforcement.

16090. That must be, I should think, a matter of arrangement between the guardians and the men in order to prevent the men being prosecuted before the magistrates?—I think you will find that so. If the children thoroughly object, of which a case has come under our consideration within the last week or a fortnight, they are then taken before the magistrate and compelled to pay.

16091. That is different. The other is a matter of mutual arrangement; but I think you will find, when you go back, that, as a guardian, you have no power to compel payment?—I believe that the poor, those who do pay, have that understanding, that what the guardians put on them is accepted as final and binding on them to pay it.

16092. The magistrates may take quite a different opinion from the guardians?—As a rule, we have some of the guardians, *ex officio* members, who are magistrates, and they hear the decision of the Poor Law guardians. As a rule, I presume, it is carried out. I have not been to the court.

Mr. Booth.

16093. Is not the pressure which is put upon the children exercised by offering the house otherwise?—Yes; if the children object to pay the parents are offered the house.

16094. Is not that quite within their competence without any reference to any magistrate?—Of course it is.

Chairman.

16095. That is the indirect pressure, but it is not what he calls it, a final decision.

Mr. Booth.

16096. No: but with regard to the pressure which is put upon the children which he is objecting to, I understand that that is the nature of the pressure?—Yes.

Chairman.

16097–8. Do you consider 2*s.* 6*d.* a sufficient allowance for an old man to enable him to live out of doors?—Personally, I consider it is scarcely enough to keep body and soul together; 2*s.* 6*d.*

Amount of out-relief insufficient.

16099. If the guardians are satisfied that the man is a decent man, that he has got no resources, no children to help him, no friends who are likely to do so, would it not appear to be their duty to make a larger allowance than 2*s.* 6*d.* a week?—It might be their duty, but they do not do it. That is the maximum allowed there; and when a man has no friends or relations he would be recommended to take the house.

16100. Do you know how much was contributed by relations towards their parents in the course of last year?—The last year it was over 174*l.*

16101. Does that include the payments of people to support their relations in lunatic asylums?—That is a return I got from the clerk of the board when I asked him how much was recovered as payments from the relations of those who were receiving relief; so I presume it would include the lunatics.

Mr. Stockall.

16102. Have you the number of the lunatics?—I have not the number at hand that I could refer to.

Chairman.

16103. What I understand you to say is that too much pressure is brought upon children to support their parents, and too much exacted from them in other respects. Do you agree with the general policy of the board with respect to outdoor relief?—I agree as far as the administration is at present; but I think certainly there might be a better mode for the benefit and relief of the aged people. With reference to those who are in distress or in poverty before old age, there are widows and children who would not be regarded as old age people. I think the present administration is very good, supposing it were sufficient for them to live on.

16104. You consider it to be good if they would give enough?—Yes; that is what I would say.

16105. But you do not think they give enough?—I do not think it is enough for them to live on.

16106. What is the general feeling of the working classes with respect to the administration of the Poor Law?—The working classes, as a rule, those who are the wage-earning classes, have a very great objection to the present system.

Dislike of working classes for workhouse system.

16107. What are their objections?—It is to the house that I am referring more than anything. It is the system of the house—their objections are to going to the house. They consider that after becoming old it ought not to be that they are deprived of their liberty as Englishmen after working for the number of years that they have had to do, and then, without anything to maintain them, they have to become what is considered paupers. As working classes, we have a very very great objection to becoming paupers after being at work for a great number of years—our old people.

Chairman—continued.

16108. But do you consider only those paupers who are obliged to go into the workhouse?—Those, as a rule, are considered by the working class as paupers; but, of course, we must accept the term for any who receive relief.

16109. I observe that in your union the number from 60 upwards in the workhouse is only 41, whereas the number relieved outside over 65 — and there must be a considerably larger number over 60—is 228; so that the immense majority of the old people are relieved out of doors?—Yes.

16110. And not indoors?—Not indoors.

16111. Do you think there is any difference in the character and the previous conduct of those who are sent indoors from those who are relieved out of doors?—In some instances there are differences of character; but often where they are recommended to go to the house, they are, as I have stated, those who have not friends to support them and maintain them in a home outside.

Helpless and friendless aged best in workhouse.

16112. Are there not, out of these 41 that are in the house, some who are reduced to that condition that they cannot take care of themselves?—Yes.

16113. Are there not others who are in that state of weakness and continued bad health that they are better looked after in the house than out of it?—In some cases I consider that they are better looked after, and are cleaner and better than when they are out.

16114. Are there not some of them who could hardly be trusted with the relief money on account of their previous drunken habits?—Perhaps there might be those that should not be trusted with their money on account of drunken habits. There are those.

and the undeserving.

16115. Now, if you add up those three classes that I have just now mentioned, you do not leave a great number of men in, because there are only 41 in altogether, so that the objections of the working classes seem to turn upon a very small number, considering that 228 are getting their relief out-of-doors?—There are numbers who are not receiving relief, because they will not accept the house, and they are now struggling on without any support whatever; and we, as working classes, feel it hard to the more industrious of our working classes, after working so many years, to have to become destitute, really destitute, before they are allowed any relief whatever. We think they ought to have a claim on something, if it could be provided in any way, and not to become paupers and destitute before receiving relief whatever.

16116. Has any plan occurred to you for making this provision to which you have just referred, in order to enable them to keep out of the workhouse?—It would be a difficult matter for me, as a working man, to suggest a thorough plan.

16117. Have you heard of Mr. Chamberlain's plan?—I have heard of Mr. Chamberlain's plan.

Mr. Chamberlain's scheme

16118. By which he proposes that people should begin to subscribe at an early age, and that the Government, the State, that is to say, should advance as much as they advance?—Yes.

16119. And so to continue the payment of small sums through life until they are 65, and

Chairman—continued.

then they would be entitled to a pension of 5*s.* a week; or if they make a rather larger payment they would be entitled to have their money returned to them?—I am afraid, personally, that that would not be a successful plan with our working classes around us. I am afraid that only the thrifty at present who are now providing in many means by friendly societies or insurances—they would take advantage of it; but I am afraid that there is a number of the working classes who would not in that way provide or take advantage of the principle.

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16120. How if the scheme were found to work well with regard to a certain portion, though not a large portion, of the population, do you not think it would be likely to spread to others?—I believe that if it would spread, it would have spread before now. I believe there are advantages.

16121. But they have had no such scheme before them?—There is not such a scheme as that perhaps, but are there not advantages through the Post Office now?

16122. Yes?—I am afraid there are not many working people take advantage of that.

16123. Is that because they object to subscribe to what are called deferred annuities, that is to say, for advantages that only come in at old age?—I believe that, as a rule, the working classes do not comprehend it; and, at the same time, I believe that the working classes—a number of them—simply, as we might say, provide from hand to mouth, and it takes them all their time to do that; whereas working classes, through friendly societies, do provide for sickness and for poverty, but they do not provide in any way for old age, and it is there where the shoe pinches amongst our working classes, that there is nothing to rely on at that age.

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iety.

16124. What are the friendly societies which are most in favour in your neighbourhood. Do they go to the Foresters, or to the Odd Fellows, or whom?—We have not much of the Odd Fellows in our district. I am secretary for a society at the present time, for about 300, nearly all miners.

16125. What is that society?—Well, it is an independent society. It is not any order, or in connection with any order; it is simply on its own resources.

16126. How long has it been going?—It was established in 1860.

16127. You have not been able to try yet whether it will stand the demands of the members when they become old men?—The benefits are limited. You see it does not take into consideration old age.

16128. I can quite understand that; still as men advance in life, they come more frequently upon their club, and therefore the real trial of the soundness of your plan will be when your subscribers are beginning to be old men, and when their days of sickness become more frequent?—In our experience that is where our friendly societies fail, and that is where we have had a number of friendly societies broken up at the time that the old are really in need of it.

16129. Why do you not join some great society like the Foresters or the Odd Fellows, which have a large organisation, and which are as compared with all the other societies on a sound basis? Why do you prefer to have a small society of your own, as to which you can feel no such security?—As a rule, the working classes in our district are in favour of managing their own affairs; and I believe it inclines them to take an active part in the management, though they may not comprehend the stability of the society nor the financial position of it.

16130. Do they not get something of the management when they belong to a lodge in connection with these great societies?—We have some in our district who belong to some of these societies, but they have to be to a certain extent self-supporting, and they are insolvent almost all the time they are in existence.

Break up of clubs.

16131. Have many of the clubs broken in your part of the world?—Some have broken up; there have been some broken up, and some are breaking up through becoming old, and no younger, what we consider younger blood, joining to take and support the old.

16132. And people are disappointed in the hopes they formed by subscribing all through their youth?—A great number are disappointed at that time, and at the time they most need it their benefits are cut off.

16133. Yet in spite of that danger, they decline joining great societies which are comparatively sound, in order that they may have the advantage of managing their own affairs?—I could not say that they object, or I could not say that they are desirous of doing it. There have not been applications made, either one way or the other. They have not taken it into consideration.

16134. They know that they exist?—They know that they exist.

16135. They know that there are lodges scattered all over the country?—In the lodge I am in and secretary for, we believe we are as good as if we belonged to those societies, and we do not think those societies would provide for a superannuation.

16136. I will read you the figures which Mr. Stead, the secretary to the Foresters, brought before us. We were very anxious to know what proportion of the members of these great clubs applied for relief. We had heard generally, but we had not heard specific evidence, that very few members of these great societies, although these societies do not provide for old age, ever become paupers, that the habit of thrift was such that although they had made no provision for old age simply, yet they never applied for relief. Well, Mr. Stead, of the Order of Foresters, obligingly furnished us with this information, and I will give it to you, in order that you may reflect upon it, as you naturally take a great interest in the working-classes. The whole society consists of over 800,000, but as a great number of the lodges do not send in returns, the returns for England and Wales are confined to lodges amounting to 526,000 members who sent in their returns for the last five years. Only 490 out of that immense number had applied for relief in five years, that is, less than 100 a year, and of those it was stated the greater part of them were men who had lost their friends and needed looking after. Well, now, in Wales the

Chairman—continued.

return was better still. Of 23,000 Foresters in Wales only eight sought relief in five years, under two a year; although, as I said before, no provision was specifically made for old age. Now, does not that seem to show that where men join a good society of this sort, even although no provision is made directly against old age, they are taking measures which prevent their becoming paupers?—So far as I can gather from your statements, at first it appears so; but I do not think that would induce the working classes of our district to become Foresters.

16137–8. I have no leaning to one club more than another. What I want to press upon you, as interested in the working classes, is, if the working classes do not see the advantage of allying themselves with great solvent societies instead of these small ones, where they run such continual risk. Would you rather, in any plan that was made for providing for old age otherwise than by the poor-rate, that there should be a certain contribution on the part of the workmen themselves towards it?—I believe the workmen would welcome any scheme and would willingly contribute to it in some way, but the method would have to lie with somebody wiser than myself to suggest. I believe they would contribute, but I do not think they will contribute voluntarily as you suggest to a friendly society. I do not think that the remedy will come through a friendly society at all.

Friendly Societies cannot meet difficulties of old age.

16139. Is there anything more that you would like to say?—I do not know that there is anything more.

Mr. Hunter.

16140. Have you compared the figures of pauperism which you have given us with the population, so as to be able to tell us whether Ashby has more or less pauperism than is to be found in other unions in England?—I have not compared that with other unions, but I was surprised to receive a letter from the chairman of our board before coming here. He said it was a very sad fact that one out of eight or one in eight of the general population of the country either died in the workhouse or in receipt of poor relief. How Ashby may compare with other districts, I do not know.

16141. I make out that in Ashby you have just got one-half the average rate of pauperism in the unions of England?—Yes, according to the population, I am very sorry to say we have far too many in our district.

Magistrates as *ex-officio* guardians.

16142. You have told us that magistrates sit as *ex-officio* guardians?—Yes.

16143. And that sometimes the case which they have heard in the room of the guardians would come before them in their capacity as magistrates?—Yes.

16144. Do you think that a satisfactory mode of administering justice?—I do not think it is.

Chairman.

16145. I think that will be a thing of the past in a few months.

Mr. Hunter.

16146. Are you acquainted with the method which is adopted in Scotland?—I am not acquainted with it.

16147. Well, in Scotland an appeal is made to a person called the sheriff who corresponds, you may take it, to a county court judge?—Yes.

16148. Magistrates are usually ratepayers, are they not?—Yes.

16149. Do you think it right that men who are large ratepayers should adjudicate upon the question whether they as ratepayers, or working men should support their aged parents?—I think it is not right.

16150. Would you prefer such a tribunal as the county court judge to determine those questions?—I would prefer that than the present way. I think sometimes they would have fairer consideration, perhaps, than under the present system.

16151. You, I understand, say that great dissatisfaction exists among the working men as to the manner in which the law is now administered?—I mean to say that there is great dissatisfaction among the working classes about being in their old age compelled to go to the workhouse, not so much about the present administration, except where they are compelled to contribute to the maintenance of their parents.

16152. Are you aware that, whether it be in consequence of the different tribunal in Scotland or not, no such complaints are ever heard of in Scotland?—If it is so, I presume it is better administered in Scotland than here.

16153. And that in Scotland the complaints come from the parochial boards; they cannot get the judges to enforce payments in cases where they would like to?—That would be much in favour of the working classes, would it not, and I should like to advocate their well-being as much as possible, and I hope that they will be considered.

Mr. Stockall.

16154. I suppose the guardians generally of your union would have no objection to give fair liberty to the inmates to go out when they wished to go?—According to the present discipline, they do not allow them to go outside the union grounds. One side of the present union there is a highway; they are not allowed to go outside these gates at any time except on an errand. If they go out except by their permission, they take their discharge, and go out, and then they are received in when they want to come back.

Leave of absence.

16155. But you would be in favour of giving them more liberty to go out?—I think they would be a deal better with more exercise and more liberty; it is the liberty that is the dearest thing to an Englishman anywhere, and it is the appearance of being a prisoner in being compelled to reside in the House, and under certain restrictions.

16156. With regard to your friendly society, of which you are secretary, is it a registered society?—It is a registered society.

Local friendly society.

16157. Has it been valued by an actuary?—It has been valued by an actuary, and is now under valuation. I had to prepare the valuation a few weeks ago; I have not had the return from it yet.

16158–60. At the last valuation how did it stand?—We were insolvent, I believe, by some

Mr. Stockall—continued.

thousands of pounds, as was considered by the actuary.

16161. And therefore you look forward, unless something is done, to that society breaking up?—I presume it will have to share the same fate as other societies, unless there is something done for the working classes, beyond what is at present provided.

16162. Has your objection to the Foresters and Odd Fellows to do with the compulsion which exists in those societies with regard to the contributions to be paid?—I am not much acquainted with the Foresters at all, but I do not believe that contributing in the way that we do to friendly societies will remedy the evil which we are trying to get at.

16163. Yes; but I am not touching the question of old-age pay. I am now discussing only the question of the sickness liabilities and contributions, and that, of course, is a very heavy item, as you know, in old age; and the Chairman has already called your attention to it?—You will excuse me, but our societies are limited to certain amounts. They have 26 weeks full pay, 26 weeks half-pay, and then, we will say, 12 months, 2*s.* 6*d.*, and then, beyond that, they have to have 1*s.* per week; and it simply pays the contributions, and entitles them to the death benefit, the total amount which is granted to them. It is 10*l.* at their death. It simply keeps them entitled to that, and when they get to old age they are beyond that benefit; they have then run beyond that limit, and have therefore become entirely dependent on some other relief beyond what the friendly society at present provides for them.

16164. The members of your society are chiefly miners?—Yes.

16165. Are you aware of the extra liability that is brought upon a friendly society by the mining class?—There is extra liability in many respects; but there was a society in our village at Huggerscote which would not accept miners, and it was simply restricted to the middle classes, or tradespeople and agriculturists. Well, that is nearly gone to the floor, and at the present time it has scarcely any funds to go on with to meet the requirements of the present.

16166. You spoke about your society, or the members of your society rather, objecting to the Foresters and Oddfellows because of the control that they would exercise over the branch in your place. What control do you allude to?—Sometimes in the Foresters and those large Orders they are controlled or managed by districts in various parts. It would not be local management, the same as the management would be of a society like our own, which appoints its own officers, and appoints its own management, and appoints its own treasurer, and keeps its own funds, and has that freedom of managing its own affairs which seems to be favoured in our locality.

16167. I am sorry to think you are not much acquainted with the Oddfellows and Foresters?—I am not much acquainted with the Oddfellows and Foresters.

16168. Because all these things which you speak of do actually exist in these two great societies; they have perfect control of their own affairs?—Yes.

16169. You express the opinion, that members would be willing to contribute to superannuation or pension at the end of life?—In some way or other I believe they would.

16170. You are aware that they have not done very much in this way in these two big societies which have schemes?—Is that really for the benefit of old age, the Foresters and the other society that you refer to?—Yes.

16171. Yes?—It has not been under our consideration for that benefit.

16172. But it is in their rules, and has been for years?—In the society with which I am connected, certainly, when it has been talked over of joining those societies, they have had that objection; they prefer managing their own affairs; and there are several societies in our own district—well, I should say I could point to a dozen—which are not connected with either the Foresters or the other society that you have referred to. They are all separate and distinct societies.

16173. But are they miners that belong to those societies that you mean?—Yes.

Mr. Booth.

16174. The Ashby Union is rather a large union, large in area, is it not?—Yes.

16175. And, with the few people who are in the workhouse, the probability is that their homes are considerably distant from the workhouse?—A number came from a long distance to the workhouse; some are close to, from Ashby, the town of Ashby; but others are from various districts round. Leave of absence.

16176. The greater number would be living at a distance?—Yes.

16177. A distance of some miles?—Yes.

16178. Beyond a walk?—Yes.

16179. So that for them to go out at regular intervals, as is done in the town unions, would be of no use as far as visiting their friends went; going out of the workhouse for a few hours in the course of the day?—They could not do that.

16180. And it is on that account, I suppose, that the system of allowing them to go out and stay a night or two away has been adopted?—Yes; we live more than five miles away from the workhouse where we are, and we have several now from our district in the house.

16181. And can respectable old paupers in the workhouse usually get permission to do that, to visit their friends, and stay the night out?—Occasionally they do. I do not know how often it is so, but more in the summer time than the winter.

16182. And that is a privilege which would be of more value to them than the permission to regularly leave the workhouse for a few hours?—Yes, but I think they would be better with more exercise in the gardens or crofts.

16183. Your idea is, that beyond walking in the gardens they might take a walk in the adjoining roads?—Yes; and the class that I belong to would prefer their aged people not to be in the house. It is there the greatest objection is; they do strongly object to the house.

Mr. Booth—continued.

16184. Quite so. I will come to that. It is mainly an out-door union?—Yes.

Relief mainly out-door.

16185. The relief is mainly given out of doors?—Yes.

16186. And the objection that is felt is that the relief is not more readily given out of doors?—Yes.

16187. That is to say, that in addition to the few who are in the house, there are a good many who have no other way, who would be granted no other way, of receiving relief?—There is a number who have now no relief at all, because they would not grant them anything except by going into the house for it.

16188. And the feeling is so strong against going into the house that they stay out and receive no relief?—Yes; there is a number to-day who are outside and will not go in, and who are receiving no relief at the present time.

Many who are in need receive no relief.

16189. Are those people who have applied and been refused, or are they people who have not applied because they think they would be refused?—Some have applied and been refused; others have not applied, and simply been maintained by those who are unable to maintain them.

16190. And they would apply if they thought there was a chance of obtaining relief?—Yes.

16191. Are there many cases in which application has been made and refused?—I could not say that there have been many; but I can say that there is a number who will not apply because they expect that their children would have to pay the whole amount, and, therefore, they would sooner struggle on in poverty and distress than apply there and have it demanded from their children.

16192. It is, I believe, a specimen of excellent administration of its kind?—Yes. I state there I am in favour of the present administration. I could not complain of it; it is not against the administration that I have anything to say. It is the system which we should readily appreciate, and very heartily appreciate, if it could be provided without having to become destitute, and when we receive it to become paupers by it.

16193. That is to say, you give a general approval to the policy?—Yes.

Assistance of children: illustrative cases.

16194. But you think that it is carried out somewhat stringently; that there are cases in which the view might be taken that the children were too poor to contribute?—Yes.

16195. When the guardians, as they stand, take the view that the children shall contribute?—Yes. And in some instances there is not sufficent investigation or consideration before they say they must contribute the full amount. For instance, myself; my father was in receipt of relief, and I was compelled, not before the magistrates, I consider I was compelled by the guardians. I appealed to them to be relieved of it. I had eight children at the time. I was compelled to contribute to his maintenance, and I and my brother had to contribute the whole that he was allowed.

Chairman.

16196. How much was he allowed?—He had 3*s.*, and we contributed 1*s.* 6*d.*

Chairman—continued.

16197. Each of you?—Yes; and he worked up to about from 60 to 65.

Mr. Hunter.

16198. Do you remember what your wages were at that time?—My wages would average pretty near 1*l.*

Mr. Booth.

16199. Were you then working in the mines?—I was not.

16200. What were you employed at then?—At the same occupation as I am at the present time.

Mr. Broadhurst.

16201. Check-weigher?—Yes. The collieries at that time were only working two or three days, and I received my wages from the colliers, and they pay me according to the time they work, so that it would not average, the summer and the winter, at that time more than the amount that I stated. I had one boy to work out of the eight.

Chairman.

16202. You had a boy at work as well?—I had a boy at work.

16203. And he brought home his wages, I suppose?—He brought home his wages, yes.

Mr. Broadhurst.

16204. How much?—I think at that time he would have about 10*s.*

16205. Thirty shillings, total average?—Yes.

16206. Eight children?—Yes.

16207. Rent?—Five shillings.

16208. That is 25*s.* for food and clothing, school, and society?—Yes.

Mr. Booth.

16209. Did your brother live at a distance?—He lived within perhaps a dozen yards, on the opposite side to me. He was older; he is about 10 years older than I am.

Mr. Stockall.

16210. At the same occupation?—He was a miner.

Mr. Broadhurst.

16211. He was down below?—Yes. That is only, what I may say, a specimen of a good many cases where they are compelled to contribute who are unable, at the present time, are compelled to pay, and are paying, and contribute to the maintenance of their parents; and, as miners, we talk these matters over privately, and to ourselves, and we have a very great objection to this, what we consider, unfair imposition upon us. After a man has worked, and if he has not been able to save sufficient to keep him in his old age, we presume that the country has been benefited by his labour, and must have been enriched in some way or other, but he has not received sufficient to enable him to provide for his old age, and we think that somehow or other something ought to be done to provide it for him.

Chairman.

16212. Have you had occasion, since you have been a guardian, to resist the action of your brother guardians in compelling people to contribute towards their parents?—I have in some instances objected. One instance was where a man applied and they would not grant him it. They said he would be better in the house. The sons went and appeared before the guardians, and they were willing to contribute something towards his maintenance, but thought the guardians should contribute something as well, and they would supplement whatever the guardians would allow him. But that man to-day is not in the house, and he is simply living, existing, in going round, shall I say, cadging.

16213. The guardians would not contribute anything?—The guardians would not contribute anything, and they are not doing so to-day, to his maintenance and support, and he is simply relieved by a few coppers that he can get from one and another; and we feel sorry that a man after working up to 70 should be relieved by going for a few coppers from anyone from whom he can get it.

Mr. Henley.

16214. What are his sons doing?—He has three sons. They do occasionally contribute. One was willing to contribute to him, and contribute to him regularly. One, a young man, does not contribute to him at all. He is struggling to-day from the strain of poverty.

Chairman.

16215. But the third young man also does not contribute to him; is he married?—He is not married.

16216. And is he a collier?—He is a collier.

16217. And he might, therefore, be able to contribute to his father?—I consider that he ought to contribute to him. In comparing his case with others, there are a great many who are not so able to contribute as he is, but they are contributing, men with families and in receipt of very little wages, at the present time. Other colliers, not working much, are compelled to pay and do pay, and their arrears stand against them during the past lock-out, when we were out for about 12 or 14 weeks. If there were any arrears they have had to be paid up since to the maintenance of their parents.

Mr. Booth.

16218. And, in your own case, your brother and you paid the whole relief, but I presume the relief was paid by the guardians to your father?—Yes.

16219. And by you and your brother to them?—Yes.

16220. The guardians' position is that they, in fact, guarantee the relief, and collect from the sons?—That is an illustration of several of the cases. We contributed the whole amount. The difference was, my father was not living at Ashby or in the Ashby district; he was living at Hucknall Torkard, Nottingham, and receiving thebenefit from the Union there, and it was paid

Mr. Booth—continued.

to the Ashby Union here and went to him. But there is a number of cases in which the whole of the relief is demanded from the children; the whole of the relief granted.

16221. And are there cases in which that is done with the approval of the children, in order that the relief may be fairly divided amongst them?—In several cases it is so. Well, they all think it is unjust that they should be compelled. Some are willing and others are not willing; but to equalise it it has to go through the union.

16222. To have fair play all round, it answers every purpose to let the money be collected by the union?—Yes. One family I would refer to has just recently come before our notice; a woman with four sons, I believe it is. I am not sure; but two were willing to pay their shilling to her, and the others would not pay or contribute anything; but they had to go before the magistrates at Ashby, and have been compelled to pay their share to her maintenance. To get her relief she went into the house, and then the guardians summoned them for her support while in the house, and they have since been compelled, and are now paying arrears equal to those who had contributed willingly. They are contributing their share towards it, and they have had to pay, too, through the relieving officer, the arrears and the expenses of going to the court.

16223. I understand that all this you approve as a policy; you believe it to be the best general policy?—I could not say I approve of that policy; I prefer something of superannuation, where they should not have to do it.

16224. But with regard to the administration of the existing Poor Law you approve of the general lines of that policy of the Ashby board?—I approve of the general policy of the Ashby board, where they are not too hard on the working classes. I do believe that they ought to be relieved to a certain extent, and not be compelled, through their children, to pay the full amount when they are not able to do so.

16225. That is to say, you would not pursue that policy quite so far?—No. It is a matter of discretion with the board; and sometimes I have thought they have not had sufficient investigation of the cases, and the guardians have not felt sufficient interest to know the whole circumstances, the surrounding circumstances generally.

16226. And you would say that the opinion of the working classes generally concurs with your opinion?—Yes. General wish for a pension scheme.

16227. Then you think there is a better way with regard to the old, or might be a better way?—I feel confident there might be a better way which would give a great deal better satisfaction to the working classes and the old aged.

16228. And that you think should in some way secure at a certain age a small pension?—Yes, not less than 5*s.* a week.

Mr. Broadhurst.

16229. Each?—Each.

Mr. Booth.

16230. And do you think that possibly finan-

Mr. Booth—continued.

cially they might be able to afford to pay something towards that?—I believe they would willingly; but how I could not say. I would not think that it would be acceptable through voluntarily contributing to friendly societies similar to the Foresters.

16231. Do you think that if it was collected in the same way that benefit societies collect their funds it would injure the benefit societies?—We have an idea that if that was collected beyond what is now done by friendly societies, it would injure their present mode of carrying on. I think that the multiplicity of the collections would interfere the one with the other.

16232. You would prefer that the funds should be raised by taxation of which all paid their share?—Certainly; I am very much in favour of that.

16233. And you believe that a voluntary system, you have told us, would break down, because those who would most need it ultimately would be the least likely to look forward to that want?—Yes. I believe there would be a great many, as it is now, who do not contribute even to friendly societies, who become paupers and want relief.

16234. So that your final conclusion is that the pension which is desirable at that age should be provided for out of taxation?—Yes; and they should not have to become destitute for it, not have to become paupers. I should certainly be in favour of something permanent and that they could rely on without having to become paupers for it.

Would encourage thrift.

16235. And you would think that other savings would be added to it?—I believe it would induce that. I do not think it would interfere with their present mode of thrift. I believe it would certainly have a tendency to increase to the benefit of the working classes generally. It would not be sufficient to thoroughly maintain them; and, therefore, they would consider that that not being sufficient they would be induced to provide a little beyond it if possible.

16236. They would make then greater efforts than they make now?—Yes.

Mr. Broadhurst.

Wages.

16237. What does a miner earn now, taking him at the present time; an average miner, his average wage?—I could not give the exact amount.

16238. No, but an approximate?—At the present time we are only making three days' time in the week, and he would only be earning 20*s.* to 25*s.* in the week.

Chairman.

16239. Are you only getting three days a week?—That is all; it is not so much as that sometimes.

16240. I know; but at this time?—At this time our colleries are not working more than three days.

Mr. Broadhurst.

16241–2. Take the average of five days a week, what would his wages be?—It would average from 30*s.*, a little over 30*s.* a week.

Mr. Booth.

16243. Six shillings a day?—It would not average 6*s.* after payments were made. There are a considerable amount of deductions made before it actually reaches the collier.

16244. Your own wages?—Yes.

Mr. Broadhurst.

Deductions

16245. What are they?—There is a deduction first of all for the club.

16246. What club?—The colliery club.

16247. A sick fund?—Accident.

16248. Accident and sick?—No; no sickness attached to that.

16249. That is a club to which the employer makes a contribution?—No, he does not contribute at all. It is a club that was previously held by the company, and it was deducted from the men's wages, but since that, the last few years, at that colliery with which I am particularly acquainted they have taken it over into their own hands; they manage it themselves, and they pay 3*d.* per week.

16250. To that?—Yes.

16251. What is the next payment?—The next payment will be for repairs of tools and powder.

16252. How much is that?—As a practical miner I do not know that I would be justified in saying the amount.

16253. How much would that be?—I really could not tell.

16254. Twopence, 3*d.* or 4*d.*?—It would be more than that; I will say perhaps 6*d.*

16255. Sixpence we will say; then what else?—Then there is the check-weigher's wages.

16256. Per man?—It will average——

16257. A penny?—More than that, it will average 2*d.*

16258. Twopence, will it?—They are paid, of course, by percentage of tonnage.

16259. Certainly. I know. Then you have your ordinary sick society to maintain, of which you are secretary?—Yes.

16260. In addition to those?—Yes, and the Miners' Association.

16261. And the Miners' Association 6*d.* or 1*s.*?—Well, up to now for several weeks it has been a shilling, but now the work falling off to three days a week it is now 6*d.* a week.

16262. And what is the sick club that you are secretary of?—1*s.* 6*d.* a month.

16263. How much is that a week?—4½*d.*

16264. That is 1*s.* 9½*d.* a week that you have in petty outgoings?—Considering candles and providing of tools; that includes the repairs of tools; but the providing of tools would make it average 2*s.* per week.

16265. You have not put it all down. You work with candles in your pit, because you have no gas?—Not much.

16266. There is no gas in your mines?—No.

16267. Then you make it 2*s.* a week?—Yes.

16268. Now, do you ever have in your business as a miner a collection now and again on a Saturday at the pay-table or pit bank, or whatever you call it, for some miner who is just hard up, or out of order, lost a child, or in sickness, or had other accidents of life?—There are very few pay days go but what there are some appeals made to every workman.

Mr. Broadhurst—continued.

16269. With some charitable object?—With some charitable object.

16270. Some contribute, some do not?—It is not compulsory.

16271. It is not compulsory, no; but they are appealed to?—Yes, appealed to, and very often by those who are out of work at other places; those who are out of work are often appealing to those who are at work.

16272. We have now got to about 2*s.* a week for payments for contributions to the Miner's Union, to their trade union we may call it, to sick clubs, to accident funds, to the candle fund, to the powder fund, to the sharpening of tools fund; and then we have heard a great deal about charitable sources here, my Lord. I do not know a single workshop in England where there are many Saturdays in the year pass, I will say pay days, but what there are appeal sheets there to those receiving wages to assist their less fortunate brothers.

Chairman.

16273. I am looking at your object. Your object is to see what demands there are upon wages, and how few persons there are who are able to support their parents after performing their duties?

Mr. Broadhurst.

16274. We have got to the end of that. Now, I want to bring out the items, and I have brought out all these items, and it is the same in all industries, in all trades, and in all works?—Yes.

ot sufficient allow sistance to rents.

16275. You have all these things to meet before your own family charges and your contributions to your parents?—Yes.

16276. Well now, in your case, your brother and yourself made a contribution of 3*s.* a week?—Yes.

16277. Why could that not have been paid direct by you and your brother instead of through the parochial officials?—It would have been had he been at Hugglescote where we were.

16278. But you had to transmit it?—We had to transmit it, and before we were asked, he lived out of his savings; he was an agricultural labourer.

16279. Your father?—Yes; and he worked to over 60, and he managed during his lifetime to save a few pounds; and that was in the latter part of his life when he could not earn a day's wage; he was discharged.

16280. Do you know, in your union, whether there are, at any time, agricultural labourers proceeded against for the maintenance of their parents?—There are very few agricultural labourers in our own district.

16281. It has not come under your notice?—It has not come directly to my notice, sir.

'ension cheme.

16282. Well, now, in the case of the pension scheme, what I have understood you to say was, you would like to see some scheme dissociated from the pauper brand?—Decidedly; that is so.

16283. To which they are entitled by right and by law without any process of humiliation or degradation?—Yes.

16284. Do you think that it could be very generally accepted that workpeople could make a contribution to a scheme of that kind?—I do not think they would be able to contribute, as I have said before, a weekly payment to it; but, indirectly, I believe that they would welcome any scheme whereby they would be benefited by it. But with the number of contributions, as I have said before, with friendly societies and insurances, and the present payments they have to make, I am afraid the complication would be that one would press the other out.

Contributions unworkable.

16285. Would you think that in the establishment of any scheme for the relief of old age it should be for the wife as well as the husband; I mean independently. For instance, there is a married couple, and arrangements are made for a scheme of pension for the man at 65 or 60 years of age; do you think it should include the woman separately to prevent her being left destitute?—I believe the woman ought to be entitled to it as well as the man.

16286. Do you realise that, in the case of a pension scheme to which the pensioner made a contribution, in that case it would have to be a contribution by the man and a contribution by the woman?—I could not say that I would favour a contribution in the way that societies are ruled.

16287. You do not favour a contributory scheme?—No.

Mr. Pell.

16288. You are a guardian, I think?—Yes.

16289. How long have you been a guardian?—Nearly 12 months.

16290. Only recently elected?—That is all.

16291. Do you attend pretty regularly?—I always attend except during the time while the colliery has been working; after the lockout there was a number of days that the colliery worked on the days that the guardians met, when, as a working man, it would not pay me to go there, without any remuneration, to lose a day.

16292. You do not mind my putting this question to you. Do the workmen make any contribution for the guardian while he attends—for you or any guardian while he attends at the business of the board?—Not a fraction.

16293. You do not know that this is the case in my union where I live?—I may say, as a workman, I have often even more than paid my own expenses to Ashby; I have paid the expenses of some of the applicants who could not afford their own expenses out of my own funds.

16294. That leads me to put a question to you Is it a practice of your board, when there is an old person who is unable to walk a distance, or to whom it would be painful to attempt to do so—is it the practice of your board to allow a carriage for him to go up to the board to state his case?—I have not known of an instance of that, sir, either by payment of railway fare, or carriage.

Applications to guardians.

16295. Do they compel all the applicants to come before the board before they grant relief?—They do not compel all; a number of applications are made through various guardians.

16296. Through the guardians?—Yes.

16297. You stated, in answer, I think, to Mr. Broadhurst, that the rent you pay is 5*s.* a week?—It was the amount I paid at the time.

Mr. Pell—continued.

16298. Is that the usual rent of the colliers' houses at Hugglescote and Coalville?—It would hardly be the average.

Rent. 16299. Would it be the average?—It would be above it.

16300. The colliers' rent would be below what you have stated?—The colliers' rent would be below the amount I stated. But having a large family, I was obliged to have a large house. It would be 4*s.* to 4*s.* 6*d.*, the average rent of a miner's dwelling, so I am within limits there.

16301. Are you not a shopkeeper?—I should not say that I am; my wife has sold some small wares; but I have never taken an interest in it.

16302. But does the rent for your house include a shop?—No.

16303. It does not?—It was a cottage that I took, not a shop.

16304. But the 5*s.* does not include a shop; what are you assessed at?—I could not tell you; I believe it is 12*l.* I have the house transferred to myself now; I do not pay rent.

Assistance of children. 16305. You told us a little while ago that the guardians compelled—you made use of the word compelled, though it was not compelling—but the guardians brought you to pay 1*s.* 6*d.* a week for the maintenance of your father, and your brother another 1*s.* 6*d.*?—Yes.

16306. And your brother is an agricultural labourer?—No, a miner; my father was an agricultural labourer.

16307. Is your brother married?—Yes.

16308. And you thought that was rather "hard lines" to call upon you and your brother?—I did feel it extremely keenly.

16309. Did they give any relief as well as the 3*s.*?—Not at all.

Ex-officio guardians. 16310. You made some reference with regard to the administration of the Poor Law in Ashby Union to the *ex officio* guardians; and you have told us that you have attended there pretty regularly; would you say what *ex officio* guardians you have ever seen sitting on the board at Ashby, and the names of them?—Canon Beaumont has not been extraordinarily regular. Mr. Moore, of Appleby, does attend regularly.

16311–12. I wanted to know whether these gentlemen really attended; there are ten *ex officio* guardians?—Yes.

16313. You made reference to a case of an old man, to whom you said the doctor made an allowance?—Yes.

Case of hardship from refusal of out-relief. 16314. The parish doctor? The Chairman put a question to you, "Was it the parish "doctor?" and you said "Yes." How can the parish doctor make an allowance to anybody?—You will understand that I have not had very much experience of the Poor Laws, but I am given to understand that a parish doctor has to provide in cases of destitution.

16315. Well, you have been wrongly instructed?—Well, he does give relief in cases of destitution and poverty where they are not able to provide for themselves.

16316. Then he does it illegally. But do you mean to say that this parish doctor, in the case you mentioned, ordered the man relief?—It is often left to the relieving officer.

16317. Keep to this one case, because I have no right to go into any other?—That case was

Mr. Pell—continued.

left to the doctor, what he recommended. If he had recommended that individual to have relief through food, or what he required, it was paid by the board.

16318. But had it to come up before the board?—It had to come up before the board, and it was confirmed by the board—the payment of it.

16319. Did that old man do any work while he was having this?—He could not do anything; he is unable to do any.

16320. Had you anything to complain about that case, or not? Do you think he was treated fairly?—I think the case was dealt very hardly with, and I was very sorry. I did what I could for the man, personally.

16321. You do not think he had enough granted to him?—I do not think he had. I think he ought to have had a certain amount of relief granted to him permanently.

16322. I think you said you have known cases of a son objecting to contribute to the help of his parent. Did you not mention that in one or two cases sons objected because one stood out and would not help?—Some sons have been willing to help and assist, but they have thought it unfair—at the time they thought it unfair—that they should contribute at all; they still further thought that it was unfair for them to contribute while the other part of the family would not contribute. Assistance of children.

16323. Well, now, in those cases—you are a guardian, so I may ask you that question—has the board insisted, as far they could, upon the son who stood out being made to pay his share?—Yes.

16324. They have?—Yes.

16325. Do you think that right or wrong?—The principle of making him pay his equal share I should consider fair. But the the principle of payment at all I object to very strongly.

16326. Do you object to a parent maintaining his son or child? Do you object to the board of guardians prosecutiong a parent, a mother or a father, who did not maintain their children?—If they were unable, as a great many of our working classes are, I should think it was as hard that way as the other.

16327. Well, we will not take the case of inability. But, if they were able, would you think it unfair or "hard lines" for a parent to be made to maintain his child?—Whilst the law stands as it does, I presume it has to be carried out.

16328. Certainly. I wanted your views and the views of the class to which you belong. Do you think it is an unfair thing in the law of England that a parent, if he is able, should be compelled, if he is disinclined to do so, to maintain his child?—If he was able, I believe he would need no obligation to do it, he would do it with willingness.

16329. But they do not all do it, to my certain knowledge, and you must know it—they neglect the child. I wanted to know whether you thought it a right thing in policy (if you like to call it that) in those cases, that the parent who was able, but who failed in his duty, should be compelled to maintain his child?—I do not know of instances where a parent——

Chairman.

16330. Do you think it right or wrong?—I do not think it would be right for a parent to do it.

Mr. Pell.

16331. You do not think it is right to compel a parent to maintain the child, or the child to maintain the parent? I am not going to argue about it; I only wanted to know?—No.

16332. You have stated here that you thought the out-door relief in your union was not given in sufficient amount to enable the person who received it to live on it?—That is so.

Out-door poor allowed to work for wages

16333. I was going to ask you, in your union do the board allow a person who has out-door relief to get anything besides the relief that is paid by the relieving officer?—They expect, before they give any relief at all to anyone, for them to become destitute.

16334. Yes; they have got to be that?—And those who are earning, and can earn a sufficient maintenance, do not receive relief; they consider they are not proper applications for it.

16335. Excuse me, that is not an answer to my question. You are a guardian, and therefore it is within your own knowledge, or might be—in your board when they have granted out-door relief to a person which you say is inadequate—and I daresay it is—do the board wink—(perhaps that is the proper expression)—do the board wink at the out-door poor getting a little more by their own services—running errands, or working in his garden, or anything of that sort?—They consider that that is the best course to take to help them; if they have not a sufficient maintenance in some cases they are assisted in that way.

16336. And allowed to do something for themselves?—Yes; if a woman could earn a day's wage by washing, or anything of that kind, or getting about a shilling or a few coppers, it may be said they do grant it.

16337. You are a member of a friendly society?—Yes.

16338. Do you wink at that sort of thing in your own societies? If a man is on the funds, do you allow a man or woman to do anything in the way of earning anything?—He does nothing in the way of earning anything. His benefits are forfeited if he works.

Friendly societies more strict.

16339. The benefits are forfeited if he works?—Yes.

16340. What the friendly societies consider to be a good rule with regard to the assistance they give to a sick poor person you do not think is a rule that should be enforced in the case of out-door relief?—There is such a difference between 2*s.* 6*d.* and 7*s.* or 8*s.* or 10*s.*

16341. I quite follow you; but is there not this difference in the control between the relief given by a benefit society and the relief given by a board of guardians, that in one case the benefit society will not permit a man even to dig a potato up in his garden?—That is so.

16342. That is the case; if he dug up a potato or put in a potato in his garden he would be struck off?—Yes.

Out give larger amounts.

16343. Although that is a salutary rule in the benefit society you do not thiuk it a rule that works well in the Poor Law?—The amount is so different between 2*s.* 6*d.* and 7*s.*, or 8*s.*, or 10*s.*, or 15*s.* How could we expect a man not to do anything and make him and compel him not to work on 2*s.* 6*d.* a week? It is starvation.

Mr. Pell – continued.

16344. With regard to the old; you have been a guardian—I suppose the chairman puts the question; somebody moves, when the case comes up, that So-and-so shall have so much a week out-door relief? That is the way it is done?—Yes.

16345. Feeling as you do, have you moved, as an amendment, that he should have some more money granted to him?—Yes.

16346. And taken a division on it?—Sometimes, yes.

16347. I think you are quite right?—Quite right, yes.

16348. You have stated another thing. Is not your view this, that some assistance should be given either from the guardians or from the State to the poor before they become destitute; it should not be made a condition of public assistance that a man or a woman should be quite destitute before they received anything? Was that your view?—My view is in the way of pension, that all should be entitled to it at that age. I do not say before they get to be aged. I think if they are able-bodied and have been earning, they ought to provide for the time of sickness and that through friendly societies; but if they became paupers before then, I think it ought to come in the way it does.

Right to support in old age.

16349. I took down your words, which were these—I think it was in answer to the Chairman—that "a person ought to have a claim for "relief without being destitute." Those were the words I took down. I wanted to know whether I understood you quite correctly; I think I did; that a person without being degraded, as you said, by becoming a pauper, having nothing, should get some relief, short of being in such a very bad condition as destitution?—At the age of 65.

16350. Do you think that should apply to all persons—to me? I am 74. Do you think it should apply to me; or must I become destitute? I am not destitute, you know?—Certainly; I hope you will not be, I am sure. If it was a general scheme of taxation I should be quite willing, and only too pleased, for all such as you to take advantage of it. You would be entitled to it as much as me, and I should be benefited by it, and if you did not think well to accept it, I think so much the better for you.

16351. You understand that is my friend Mr. Booth's scheme?—It is my principle. It has my favour really, and it is what I should like to see.

16352. You made some reference also, I was very glad to hear, that you were aware that in the post office in your village a person can go in and buy what is called a deferred annuity?—Yes.

Post office deferred annuities.

16353. And you said, in answer to a question from the Chairman, that there were not many making use of that. Now, do you know any who do, or is it rather a rare thing?—I know there are not many, and I do not know of any.

16354. Who does?—Well, I could not say that there are not any. I should say that there are not many, if any.

16355. Do you approve of the arrangement

Mr. Pell—continued.

which is made by the Post Office and the State, which gives absolute security; do you approve of that arrangement by which a man of 25 years of age by paying 5*d.* a week can become entitled to 5*s.* a week when he is 65, or do you think it should be superseded by something more liberal?—I think it should be supplemented in some way; but I think under the present system it will not be a success, because people in our class will not take advantage of it, as they do not do with that portion of it under the present existence of it.

16356. Are you aware that other classes also do not take advantage of this sort of thing; that it is very much the feeling of people who are engaged in work, as I hope most of us are, that we should keep our money for some present uses rather than sink it in a scheme from which, by death, we may never derive any benefit; would you yourself be willing to contribute, or when you were a younger man would you yourself have been willing to contribute, to something by which you might have an annuity if you lived to be 65 years of age; or would you rather make use of the money while you are alive by buying a little bit of land or putting it into a co-operative store, or something of that sort?—I thought from my past and present experience that it is as much as ever I can do to live for the present, and what I can say for myself I can say for a great many more of the working classes; it is as much as they can do to live at present.

Deferred annuities unpopular.

16357. With the price of bread at 3½*d.* a loaf?—It is not a matter of bread; we "do not live "by bread alone."

16358. No; quite true. But your view is, that if the working classes could get something out of the State, then we would all of us go in for an universal assistance?—An universal help. I believe it would be a greater blessing to the working classes than to those who, perhaps, like yourself, are provided for.

Universal State help needed.

16359. Have you ever thought who would have to pay; or that it would take a great deal of money; how are you to find the money?—I believe, if you will excuse us talking personally, as you introduced it, you might have to pay more than I would have to. I believe a penny to me would be as much as 1*l.* to you, and I believe that as a humane gentleman you would have the consciousness that the lower were receiving the benefit while you were not over distressed by it.

16360. Well, of course, it is very natural you would expect those who have got better means to pay more?—Yes; it would come all round, I believe; our class would have to pay, though it would be small.

16361. Now, with regard to the clubs; I want to know whether any of your clubs have increased the subscriptions, made their members pay increased subscriptions in order that they might become more solvent, because you have told us that you thought the clubs were not solvent. Have they within the last five or six years increased the subscriptions of the members?—They have not done so. They are now, I believe, worth nearly 3*l.*, which they consider a very substantial sum per member.

Insolvency of local club.

Mr. Pell—continued.

16362. You have never considered the question of increasing the subscriptions in order to make provision for old age?—We have not, nor have any of our friendly societies in our district.

16363. As far as I remember, in Hugglescote years ago you had a very good co-operative store?—In Coalville they have.

16364. Have many of the miners put into that?—Yes.

16365. And it is paying a very good dividend?—Yes, a fairly good dividend.

16366. Would you advise a man to withdraw his shares from these societies in order to join some pension society, or do you think his money would be better spent by keeping it in the Coalville Provident Co-operative Society?—The great question for us would be whether he would be entitled to draw it at the time of distress, and should accident overtake him, or anything of that; or whether he would then have to forfeit his claim. Then would be the difficulty, because while it is in the co-operative stores they can get it out, and a great many availed themselves of this advantage in the past lock-out; they drew out so much and lived on it; it was a great benefit.

Co-operative society.

16367. You are at the board when cases are brought up; does the chairman require the relieving officer to state on paper in a book the weekly earnings of the person who applies?—The weekly earnings of the person who applies, and also what children they have, and their earnings beyond that, which, I think, as a working man, is very objectionable.

16368. And does he also require the relieving officer to state on paper the names of the relations who are liable by law to help?—Yes, sons.

16369. That is called the "application and report book;" you know that?—Yes.

Application and report book.

16370. And that is well kept in your union?—That is well kept in every individual case.

16371. When out-door relief is ordered to an old person in your union, does the chairman, before the applicant leaves the board-room or leaves the workhouse, give him notice, or fill up a paper showing what relief he is to have, how much bread and meat, and how much money?—To the applicants.

16372. Do you think the old people get all the relief that is ordered to them?—Yes.

16373. And is it conveyed to them by the relieving officer?—Yes, in money generally.

16374. At their own houses?—Not at their own houses, but at a house in the district set apart for it, and they have to go to that house for it.

Pay station

16375. A pay station; they have not to walk any distance to it?—No.

Mr. Henley.

16376. I think we agree that if the parent or the child were of ability, that is to say, if they have got a sufficient income, it is their duty to contribute to the support of the parent or the child, as the case may be?—As the law stands at present I presume they have to do it, but is it not hard on us working men to do it?

Assistance children.

16377. If they have ability I think you have

Mr. Henley—continued.

said you would pay?—The question is an investigation of the ability.

16378. That is a matter for somebody else to decide?—Where one would have ability the other would not.

16379. It has been suggested to us here that the law might be altered so that either the parents or the children might proceed against those who are legally liable to assist them without going to the board of guardians at all. Should you be in favour of that alteration of the law? You have told us of two brothers, one who agreed to contribute and the other who would not agree to contribute, and it was probably a question of jealousy between the two; would you be in favour of altering the law so that they should be enabled to go before the county court judge or some other tribunal, and without going before the guardians the parent could enforce the contribution from those sons?—I have nothing to complain of under the present administration of the board of guardians in those circumstances.

Chairman.

16380. That is not quite the question; you know you cannot proceed against a son to support his father unless he is receiving relief; do you understand that?—Yes.

16381. Very good. Now, in the case where a man is poor, unable to support himself, and he has a son able to contribute to his support, would you be in favour of a measure by which the father could proceed at once before the magistrates without pauperising himself, without going to the board of guardians at all?—Yes, if the man could do it without pauperising himself, I should be in favour of it. Anything which will come short of pauperism to a working man.

Mr. Henley.

hould be a ight of appeal rom guardians

16382–3. Now, there is this section in the Poor Law Amendment Act, "provided always that "nothing in this Act contained shall be con- "strued as enabling the said Commissioners or "any of them to interfere in any individual "case for the purposes of ordering relief," and you wish to see the law altered so that the central authority might override the guardians on the question of administering out-door relief?—I am not advocating any alteration in the present system, otherwise than a pension for old age beyond 65; that is the principle.

16384. Should you be in favour of allowing any person who thought he had not obtained justice from the guardians to appeal to some central authority?

Chairman.

16385. To the Local Government Board, say?

Mr. Henley.

16386. Or the county court judge?—If he thought he was not rightly dealt with by the guardians I should be in favour of him appealing to some higher authority.

16387. You would?—Yes.

16388. To override the decisions of the guardians?—If he thought he was not dealt rightly with.

Mr. Henley—continued.

16389. Are you prepared to say that on any occasion in your union the justices, whether they were elected guardians or *ex officios*, who ordered proceedings to be taken against persons to contribute towards the support of their families, acted as justices when the case came before the bench?—I am not in a position to say positively it was so, but I believe that Squire Moore is as regular in his attendance at the court of justice as he is at the board of guardians. *Ex-officio* guardians.

16390. But you are not able to say positively?—I am not, because I was not in attendance, and I have not had an interview with the men since.

16391. I just wanted to ask you one question with regard to the class of persons in the workhouse. I have the return of the 1st January 1892, which is the latest return that we have got, and I find that there were 34 old persons over 65 years of age in the workhouse?—At what date, sir? Number of old in infirmary.

16392. That was the 1st January 1892?—I should not be a guardian then, you see.

16393. I am taking this date, and I take it for this reason, that these people may be assumed to be permanent inmates of the workhouse; the others may be fluctuating; there were 26 men and eight women. Taking these 26 men, how many men can you take into your infirmary?—I believe the majority are in the infirmary.

16394. The majority of these 26?—The majority of those who are in now are in the infirmary.

16395. Of the old men?—Yes.

16396. How many of those do you think would be in there from imbecility?—I could not say the actual percentage of them, but there are several of them in actual imbecility; they could not answer any question; give a definite answer to any question.

16397. Have you got any old men who are suffering from *senile dementia*, dirty in their habits, so that they would be unable to be kept in a cottage?—We have one who has gone recently; he was not fit to be in a cottage.

16398. Taking these 26 men, how many of them do you think it would be possible to give out-door relief to?—I do not know; I could not say how many could be provided with homes; I am not sufficiently acquainted with them.

16399. Do you think that any of them are fit subjects for out-door relief?—Yes.

16400. How many?—Well, I should say half a dozen, more than that, but I will say half a dozen whom I know would be fit subjects, and who would be able to do something out of doors if they had some aid to it.

16401. With regard to the aged inmates going out of the workhouse, you say they can get leave to go out?—Yes. Leave of absence.

16402. And that on some occasions they are allowed to sleep out?—Yes.

16403. That would refer to the people who lived at a distance?—Yes.

16404. Do you consider, looking at the work to be done in the workhouse, the old people ought to be able to go out as a right and not as a privilege?—I do not think it is right to keep them thereas prisoners after doing work up to 65; I contend that they have no right to be

Mr. Henley—continued.

made prisoners of; I consider it a very great disgrace to our country.

Inmates should not lose their liberty.

16405. That they ought to have a right to go out?—That they ought to have a right. What is more dear to an Englishman than liberty; what degrades him more than prison life?

Chairman.

16406. A right to go in and out whenever they liked?—I would not say they have a right to be there.

16407. But supposing they were there, would you consider it right that they should go in and out when they liked?—I would give them liberty as old men ought to have after working these number of years; they should not be restricted to discipline.

16408. But I want you to answer this plain question: would you give them the liberty of going in and out as they pleased?—Yes.

Mr. Henley.

16409. Without reference to the work that was required of them in the workhouse?—If they were able to work they should do some thing for their maintenance while they were able to work, but a great number there are not able to work.

16410. But would you allow those who are able to work over 65 years of age to go out of and into the workhouse whenever they liked?—Well, to do some work, but not to be allowed to go out and into the workhouse when they liked.

16411. Take the wards-men up in the infirmary?—Yes.

16412–13. Would you allow them to go in and out whenever they liked?—Yes, I would. I think it is degenerating old men after working as they have done to be kept under restriction.

The Witness withdrew.

Mr. Frank Pickering, of Hugglescote, Ashby-de-la-Zouch, called in; and Examined.

Chairman.

Is a miner.

16414. What are you, Mr. Pickering?—I am a miner, my Lord.

16415. Are you still at work?—Yes.

16416. What is your age?—Fifty-six.

16417. Do you work steadily whenever they give you work?—I have worked in a coal mine ever since I was eight years of age.

In-door relief resented by miners.

16418. What do you say about this question, the question of assisting the aged poor; are you satisfied with the things as they are?—No, my Lord, I am not. The feeling of the men that I go in and out amongst, after continually questioning them, and they always look and express themselves on the inside relief of the union as being degrading to a man. After he has worked for 50 or 60 years in a mine and paid all rates and taxes that his country imposes upon him, they look upon it as degrading to be compelled to go into a union and be branded as a pauper.

16419. Well, you have just heard the answers of the last witness?—Yes.

Though given to few who can live out.

16420. Which show that the actual number of persons able to take care of themselves in the union is very small; he thought there might be half-a-dozen, so that that does not seem, although it may be a grievance in principle, it does not seem a large grievance in practice?—Well, I have heard the miners express that.

16421. I give you the facts that we have had before us, that the number who cannot take care of themselves are mostly in the infirmary, and there may be, perhaps, half-a-dozen who, in the opinion of the last witness, might very fairly receive out-door relief. The great majority do receive out-door relief. Do you think that these opinions that you have heard expressed are formed upon an exact knowledge of the circumstances or not?—To some extent, my Lord. I have known persons myself that have become incapacitated from old age; men that I have known, these who worked in a pit from 50 to 60 years, that they have had no substance, no relatives as regards children, mind you, my Lord,

Chairman—continued.

and when they have applied for relief they have been offered the workhouse, and before they would have that they have expressed themselves that they would sooner be shot or die from want than be compelled to take it; and I have at times repeatedly, by going in and out among them, asked their reasons for so expressing themselves, and they have said, because they have known so-and-so in connection with their family, friends, who unfortunately needed to become inmates, and have come out, and they have expressed themselves in that very same way; that they would sooner be shot than compelled to be imprisoned in the union again for the remaining part of their life.

16422. Now what is the remedy you would propose for that?—I concur with my friend Mr. Burton. I had a meeting with several of the old miners last week; well, one I had on Monday morning, when we went to work at four o'clock at the pit bank, and I asked them what they would suggest, and they said, "We want you to ask the Royal "Commission that they would suggest something to "the House of Commons for an Act of Parliament "that would insure them, if it were only a small "living, after they have become incapacitated "through old age, that they could rely upon," to use the old colliers' phrase; they say they should like it compulsory, and every man that works from his boyhood through his manhood, to be compelled to pay something, if a small percentage of his earnings, from his boyhood to his manhood, and they say, have it stopped at the office, not allow him to receive it, and then they know it would be paid. If all the managers of mines were compelled by law to take a certain percentage out of their wages, they would be willing to contribute to a fund of that kind. That is the expression, my Lord, of the working-men, of miners in Leicestershire.

Compulsory pension scheme desired.

Payments to be stopped from wages at place of work.

16423. Then as far I understand you, it is this, that they think there ought to be a law compelling workmen from their early youth to

Chairman—continued.

contribute a certain sum, so that when they reach the age of 60 or 65, or whatever may be fixed upon, that they should receive a certain annuity, is that it?—Yes, that is the idea of the majority of the miners of Leicestershire, my Lord, that is the idea.

16424. In collieries, where people work in large numbers, it would not be difficult to collect the money and to pay it into the State, but there are a great number of employments where a man remains but a short time, he moves about the country, and where it would be very difficult to collect his subscription?—My Lord, I put the very same question to them. I said, Well, the miners, as a rule, are a class of artizans that continually keep migrating, how should you go on? Let him go, wherever he went let the money be stopped at his office wherever he receives it.

16425. Now do you think that the people in England generally would stand being compelled to contribute part of their wages, whatever their wages were, towards making a fund against their old age?—I do think, my Lord, that the miners would in proportion to their earnings; yes, I do. That is the expression of the miners of Leicestershire.

Compulsion.

16426. We have been told that the working classes would object to compulsion; I do not know who is right, but we have been told so. You do not think they would?—My opinion is that the working classes do not so object to compulsion as people seem to represent they do, if it is a right cause and a right way, if you can show them that it is a legitimate cause they do not object to compulsion, because the greater part of their life is compulsion, being compelled to do certain work that some time they would refuse, but still the law compels them to do it to keep themselves safe or other folk. That is compulsion, when a man is compelled to do that that he does not like, because the law does compel him. They would not object to any scheme that would secure them, that is what they say to me, any scheme that would secure an equivalent to the workhouse pay, or a little more. It is just the same, my Lord. I myself—I am 56 years of age. I have paid into Friendly Societies ever since I was 17. I went into one Friendly Society lodge when I was 17. I had to go in Nottinghamshire; I was in Nottinghamshire twenty years, and I joined a lodge in Nottinghamshire, a different order; so that I pay 1*s.* a week in Friendly Societies, besides the other expenses that Mr. Broadhurst asked Mr. Burton about. Well, if I became incapacitated when I am 60 years of age, I should run, according to the rule of the Oddfellows, 26 weeks full pay, 10*s.* a week; 26 weeks at 7*s.* 6*d.*, and then I should go on to 2*s.* 6*d.* a week, out of which in that society they would take 6*d.* a week towards the maintenance of my contribution to allow me—to secure for me the death fund of 10*l.* for myself out of each society, and 5*l.* for my wife. Well, if I became incapacitated when I got to that, they would not allow me any outdoor relief from the Poor Law; although I had been paying rates for forty years they would not allow me any relief out of the Poor Law while I had that coming in from friendly societies—that 5*s.* a week, say. If that 5*s.* a week would

Friendly societies.

Out-relief should be given as well as club pay.

Chairman—continued.

not maintain me and my wife, why, of course, I should come into extreme poverty. And there is where they look at the evil, as soon as you make application for relief, if the guardians know that they have no relatives, no sons, they offer the house with an idea of getting rid of a man, and that is the very thing that the miners of Leicestershire resent and abhor, is being offered the union. If they would give him outdoor relief, we will say to the same amount that it would cost to put him inside, they would, in my opinion, be more satisfied. That is the expression, my Lord, that I heard them express to me, and that is about all I can say, and what they express themselves that I would say as regarded an old age pension.

Offer of workhouse resented.

16427. You are stating your case very clearly; is there anything else that you would like to say?—No, my Lord; I do not know that I have anything else to say. Mr. Burton has gone over all the ground that they have expressed to me.

Mr. Booth.

16428. Would the amount that you suggest should be collected, should be stopped out of the wages, be such as would cover the entire cost of the pension that is desired?—No, I did not say so, I think, Mr. Booth.

Pension to be State aided, through rates or taxes.

16429. I ask you, do you mean it so?—No, I mean they would be willing, and express themselves to subscribe a small per-centage of their earnings from their boyhood right through their manhood to old age, that would enable it compulsorily to come right through the State direct to them without any intervention; they would be willing to subscribe a portion of their wages if it came in that form.

16430. You have heard some remarks made about the system that at present exists in the Post Office by which a payment can be made to secure an old age pension?—Yes.

16431. Do you mean that the amount to be stopped out of the miners' wages should be equal to the amount which is now charged by the Post Office; that is to say, the full cost of providing the pension, or only a contribution towards that cost?—As I understand them, a contribution would come through the State.

16432. But not necessarily the whole cost?—No, not necessarily.

16433. But was that point raised between you and your friends as to whether it should be the whole cost or part of it?—Yes, I asked them what they really meant, if they wanted it stopped. They said they wanted it to come through the State, right direct through the State; and their contributions to go towards making it.

16434. And then in what way, if the contributions only partly paid for the pension that was to come, in what way was the rest of the cost to be provided?—They expect it out of the rates.

16435. Out of the general fund?—Out of the general rates we have paid. They looked upon it that it would come direct, but that the rates should go into the Exchequer, we thought, instead of being in the union.

16436. They should contribute towards the cost?—Yes.

16437. And then the State should give the remainder?—Yes.

Mr. Booth—continued.

16438. Have you a choice between whether it is raised by the rates or by the taxes?—No.

Instance of dread of workhouse.

16439. Have you any experience with regard to relations or friends or acquaintances who have had to seek relief?—Yes; I had a relation that once had to go in to have relief; but it was the same that had been expressed before; they came out; they would rather have died than gone back again. So that it is that that makes it so objectionable, through the confinement, and that kind of thing.

16440. Have you had any friends or relations who have applied for relief, and been refused out-door relief, and then not gone into the workhouse?—No.

Mr. Stockall.

Pensions to be equal; payments in proportion to earnings.

16441. I should like to ask you, Mr. Pickering, whether the pension to be given from the State, in your idea, should be an equal sum to each individual?—Do you mean man and wife?

16442. Yes, to each individual?—To each individual after they became incapacitated through old age. Yes, that is what I do mean.

Mr. Stockall—continued.

16443. That is to say, that it should be, say, 5*s.* a week, or any other sum?—Yes.

16444. Then would you deduct this from the man who was in the receipt of 3*l.* a week, a sum from his wages according to that amount, and give him no more benefits than you would give to the man who was receiving only 30*s.* per week, and had had a deduction in equal proportion?—I say that the miners propose that they should pay a small per-centage according to the wages received to form this superannuation benefit.

16445. That is what I understood you?—Yes.

16446. And that, according to the wage that a man earned, so should be the deduction made for this pension?—Yes.

16447. Now, I am asking you whether you would give the same pension only to the man who was earning 3*l.* a week, as you would to the man who was only earning 30*s.* a week?—If it is made a universal thing, of course, it would be so.

The Witness withdrew.

Mr. RALPH MANLEY, Ship's Cabin Fitter, Stoke Newington, N., called in; and Examined.

Chairman.

Occupation.

16448. WHAT are you?—Ship's cabin fitter; upholsterer.

16449. You have come to give us your views on this question as to the aged poor? You object to the present Poor Law?—Yes, my Lord.

Objections to poor law.

16450. Is it to the Poor Law itself, or to the mode of administering the Poor Law that you object?—Well, partly to the administration. It seems to me that the present working is more liable to be imposed upon. I think those who are most artful get most relief, and those who are self-respecting would prefer to starve rather than they would ask relief under the present Poor Law.

Universal pension needed.

16451. Then what remedy would you propose for that state of things?—The only remedy that I could propose would be one of universal pension.

16452. At what age is that to take place?—Not later than 65.

16453. But what is to be done in the meantime, before they get to 65?—In the meantime, Poor Law similar to the present would be worked. But I take it we are dealing with old age.

At age 65.

16454. Then you wish to limit yourself as to what should be done for the people at the age which should be fixed upon, whether it be 60, 62, or 65?—At 65, we will say.

16455. And then you think that they ought to receive a pension from the State?—From the State, yes.

16456. Would that be paid to them whatever their previous character had been?—Yes.

16457. And whatever their position in life might be?—Yes.

Relief for those failing earlier.

16458. Whether they were well off or badly off?—Yes. There is a great objection to the present Poor Law system, I think, in demanding the utter destitution before relief is given.

Chairman—continued.

16459. At what stage do you think that relief should be given?—I think that relief should be given to the aged who are not able to earn their full earnings.

16460. You have just now provided for those above 65?—Yes.

16461. But in other respects?—The time when their powers are so low that they are not able to earn the wages that they have been in the habit of earning.

16462. Then they should receive assistance, although they might be in possession of some property?—Although they might have a little property, or they might be able to earn a few shillings.

Pension would aid thrift.

16463. Do you think it is desirable to cultivate the habit of thrift in the working classes?—Certainly.

16464. To encourage it?—Yes.

16465. Do you think that the certainty of receiving 5*s.* a week at an advanced period of life would affect the thrifty habits of the people?—I think, my Lord, it would be an encouragement to them.

16466. Would you state your reasons for so thinking?—Because at present it seems utterly hopeless for men in many trades, and particularly men without trades, in unskilled labour, to provide anything for themselves in old age. They look on the workhouse or death as their ultimate end, and there is no encouragement for them to make what little effort they might possibly make if they were sure that they would have some shred of relief without pauperism in their old age.

Payments for extra pension to be allowed.

16467. And I suppose you might add that, 5*s.* being a small allowance, they would exert themselves to put by something to add to that?—Yes. I would suggest that, after making a small allowance, some arrangement should be

Chairman—continued.

made through the State—I mean, the State guaranteeing, at any rate, that they should be able by degrees to increase their pension. They would know that they would have 5*s.*, and I believe it would be an incentive to them to make an effort to make that 5*s.* into 10*s.* if they could.

16468. What should the State exact of them in order to secure to them the higher rate of pension?—A contribution at a fair rate, without any cost to the State, that would cover exactly what they added to their pension.

16469. A contribution by the workmen themselves?—By the workmen voluntarily.

16470. Such a contribution, for instance, as they might, if they pleased, pay into the Post Office, in order to get a deferred annuity?—As they might pay into the Post Office or into the friendly societies at present. But I would rather that that fund was guaranteed by the State.

16471. Well, the Post Office fund is guaranteed by the State?—Well, yes.

16472. You think that they might go side by side, so as to improve the position of the old man when he became entitled to his permanent pension of 5*s.*?—That is right, my Lord.

16473. In the case of the second payment that you have spoken of—that which a man would make in order to improve his condition, there would be required a continuous payment by him during a considerable number of years. Do you think that that could be depended upon?—I do not think a continuous payment over a long period could be depended upon, but I should suggest giving him the benefit according to the amount that he had been able to pay. I mean to say that supposing a man in the course of his life were only to save 10*l.*, and it only produced him sixpence or a shilling a week, then he should be entitled to that; he should not lose that by not being able to pay any more—by not being able to keep up his contributions as it were.

16474. Would you object to the payment being a little higher in order to secure to the man, who either declined or was unable to continue his contributions, the repayment of what he had already contributed?—The payment would be higher.

And kept for age by State.

16475. Yes, it would be higher. I should be glad if you would explain yourself upon that point. Do you mean that in case he is unable to continue his payment the money he had paid should be returned to him, or when he arrived at the age of 65 he should get at any rate the benefit of what he had paid up to that time?—When he arrived at 65. It should be contributed for a pension—he is paying to increase his pension, and it should be retained for that pension, and not returned to him the first time he feels in want of a few shillings.

Mr. Hunter.

16476. That is what you mean, that whatever he pays should be regarded as the purchase of a pension at a desired age?—Just so.

Chairman.

16477. Now the views that you have expressed, are they generally shared in by those

Chairman—continued.

of the working classes with whom you come in contract?—As far as I have been able to ascertain, and I have done my very best in speaking round anywhere where I could get two or three to talk upon the subject, I have found there is a general agreement to those opinions.

Pensions as proposed better than old age annuities in societies.

16478. I quite understand that there would be a general agreement that they should all be entitled to a pension at the age of 65, that is quite intelligible; is there a general agreement that they should also contribute to a fund for the sake of increasing that amount?—Yes, I have found that that idea is generally agreed, that for increasing, only not for being entirely dependent upon voluntary contribution.

16479. Would you like to add anything to what you have now said?—I think there are many men who throughout the whole course of their lives would find it impossible to continually pay any sum, to make any weekly payment, for instance, or monthly or yearly payment over a course of 30 or 40 years; most of them would drop out, but I think there are many who would struggle if they were granted say 5*s.*, would make a big struggle to increase that sum, so that they should be a little better off than even 5*s.* when they got to old age. I would prefer the management of the State to voluntary societies, because I feel that to some extent the workmen, or perhaps I may say the lower class of workmen, have not quite the confidence in the friendly societies now that they had a few years back. There have been so many robberies of their funds, and the fault has been no doubt in the young days of these societies in starting their contributions too low and the benefits too high, but as years go on, and their membership age has increased they find that they are not able to pay the benefits; they then make an effort to correct their faults, raise their subscriptions or decrease their benefits, with the effect that they lose all their young blood, and they suffer from the competition of cheaper societies around them.

16480. But you would observe that the suggestions that you have made hitherto are for advantages that are only to come into operation when men have reached a certain age?—Yes, my Lord.

16481. But the needs of the workmen are very frequent from sickness, from interruption of work, accident, and various causes before they reach this age, and before they get the benefits of which you are speaking, and for their purposes it seems to me that something like the present system of friendly societies would be necessary, would it not?—I think the friendly societies are quite capable of dealing with that, but I do not think they are capable of dealing with a deferred annuity that is likely to do any good.

16482. If you wish to add anything, please do?—I do not think there is anything, my Lord.

Mr. Humphreys-Owen.

Societies' old age annuities will not work.

16483. Would you develop a little more your reasons for saying that you think the friendly societies could not undertake annuity business?—Because the thing has been tried by some of

Mr. Humphreys-Owen—continued.

the large ones, by the Foresters, and I believe by the Oddfellows, and I think most friendly societies have had a cut at it and have been unable to do it; not only that, but supposing a member to contribute to his friendly society for a number of years and then to have a run of misfortune, his payments would cease, he would probably drop out of that society; therefore, his money would be lost, and at the very time when he came to want it he would find that it was not there for him.

16484. Still, that would be obviated by the contribution being made up on the returnable principle for which some friendly societies have tables?—Unfortunately, if you work upon those tables, you find that you cannot get members to join and follow the thing up.

16485. The contributions are too high?—Well, not only that, I am afraid you would only then be taking in the better class of working-men and the better-earning working-men, and you would secure pensions for them, but you would leave a vast number outside who do not join these societies; you would not relieve your pauperism at all, because the men probably who would join friendly societies are not your paupers.

Mr. Chamberlain's scheme would not meet the poor.

16486. Then you would not concur with Mr. Chamberlain's view that all that we can do is to lift up the upper stratum of the working classes and so relieve the pressure upon the lower strata, speaking now financially, of course?—I think Mr. Chamberlain's view is utterly unworkable, the idea of expecting men to contribute over a period of 40 years without a drop, I am sure they would not do it. There are a great many men in London who cannot spare a sixpence a week or a penny a week from their earnings.

16487. And do you favour his proposal that the State should supplement the pensions secured through the friendly societies, or would the same objections apply to that proposal as to the proposal that the friendly societies should undertake the whole of the old-age payment?—I object to the friendly societies having anything to do with the matter at all.

16488. In fact, you think that all that they can do is to provide for sickness, and not for old age?—Yes.

16489. As regards the ability of the working classes to pay, are you at all familiar with the country?—No; my work has been in London, east and north.

Uncertain conditions of town workers.

16490. Because we have had considerable evidence to the effect that some of the best friendly societies are to be found in the low-wage agricultural districts, such as Dorsetshire and Norfolk, where the wages are low, and yet they are able to subscribe to sound friendly societies—that is to say, where the contributions are adequate to the benefits. Do you think that if that can be done in the country it could not also be done in the towns, where the wages are higher?—Well, the only reason that I can see for it is that in the country the people are more fixed; they stop there, they are born there, they are bred there, they live all their lives there, and die there; they are fixed in their particular localities. In the large towns we are shifting about from one place to another.

Mr. Humphreys-Owen—continued.

16491. And the earnings are uncertain; is that it?—The earnings are very uncertain; a man never knows one week where he will be the next.

16492. And what wages he will get?—Or whether he will get any at all.

16493. Whether he gets 10*s.*, or 20*s.*, or 30*s.*?—Yes; he may get 10*s.*, or he may get none at all.

All would be taxed for pensions.

16494. One of the witnesses spoke with very great contempt of the suggestion that the old-age pension should be universal; I think he said that it would be ridiculous to give a millionaire a pension. Do you think that would be a general feeling?—No, I do not think so; I think the general opinion is that all should pay, and all take alike.

16495. All should pay?—Yes, proportionately.

16496. That involves two different systems, one system by which the old-age pension is provided directly by the man's own contribution, and the other which I think is Mr. Booth's proposal, that it should be paid directly from the State, whether from rates or from taxes, or both. Which were you contemplating. For instance, supposing Mr. Booth's scheme were adopted on the ground that it was ridiculous to pension, let us say the Duke of Westminster or Lord Rothschild, should you say that an attack of that kind would be dangerous to it?—No, I should say certainly not. I do not see why the Duke of Westminster or Lord Rothschild should not be entitled to their pensions if they pay for them by individual taxation.

16497. If they do not pay for it?—Then you make paupers of the men who receive the pension; you lower them directly.

16498. Then do I understand that you do not propose that there should be a gratuitous pension, but that all pensions should be the result of savings taken care of by the State?—I propose a gratuitous pension of not less than 5*s.* subject to be increased by savings taken care of by the State.

Mr. Stockall.

16499. I should just like to understand what you mean when you speak of the State giving the pension; do you mean that the State should give the said sum to every person?—On attaining the age of 65, yes.

Additions to pension by payment.

16500. You spoke of a man contributing for benefits in the shape of pensions during his life?—Yes, for an increase of the pension granted by the State.

16501. Is the amount that you propose that the man should subscribe for to be equivalent to that which the State would give him?—No; you misunderstand me. I say the State having granted a man a pension of 5*s.* after he reaches the age of 65, that he being entitled to that 5*s.* should be allowed to contribute fairly to increase that pension either from the Post Office or from some other source, that he should be enabled to increase that so that he can make by careful living or by thrift, or by having good luck he might raise that pension fund from 5*s.* to 10*s.* by his own efforts, but that he should not be destitute if he is unable to provide something.

Mr. Stockall—continued.

16502. Do I understand you that you wish the State to provide a pension for every person?—Yes.

16503. That is your starting point?—Yes.

16504. Now you wish also that every person should be able to subscribe for an addition to that pension?—Yes.

16505. And you would give the same pension from the State to everyone, whatever the man may provide for himself?—Yes.

16506. You spoke about a man ceasing to be able to continue his subscription to such a pension fund?—Yes.

16507. And you then said that you would like that he should receive the full benefit of the amount which he had saved towards getting a pension?—Yes.

16508. You would still give him the same amount from the State as if he had continued throughout his life as other people would do, or up to that age of 65?—I would give him still the same amount, the 5*s.*; but beyond that, supposing he had not saved enough to provide an additional annuity of 5*s.*, if it were only enough to provide an additional 1*s.* 6*d.* a week he should be entitled to it.

16509. That is to say that you would give everyone 5*s.* per week, and that a man could save what he could get for himself besides?—Yes.

16510. And that is the whole of your scheme? It was in answer to Lord Aberdare's question as to whether it would be an incentive to the men to save. I consider the pension—the knowledge that they would be sure of 5*s.* a week at 65 would be an incentive to them to save more rather than prevent them saving at all.

Mr. Booth.

direct xation for nsion fund.

16511. How would you propose that the 5*s.* a week which everyone has to have should be paid for?—I can see no fairer way than by indirect taxation; by taxation on some commodity.

16512. I think the answers you made to Mr. Humphreys-Owen gave the impresson that an exact amount was to be collected from everyone to provide the pension, an equal amount to be exacted from everyone, but you do not mean that?—No; I mean spread over taxation which all would pay, because the tax would be spread on some commodity that all would use.

16513. They would only pay in proportion to their payment of taxes or rates, or in whatever way the money was raised?—That is so.

16514. You are a member of the Working Men's Club and Institute, are you not?—Yes.

a Forester, 3.

16515. In that way you come across a large number of working men friends?—Oh, yes; I have mixed amongst organisations of that kind since, well, since I was a boy, I might say as long as I can remember almost; different workmen's organisations; I have belonged to a large court of Foresters, attended the London United District of Foresters, and many working men's clubs.

16516. So that, in speaking to the opinions of others, you speak from considerable knowledge?—Oh, yes, certainly.

Mr. Pell.

16517. Did I understand you to say that you were a member of the Foresters?—Yes, sir.

16518. I think you told the Chairman, with regard to the condition of old people, that in your trade you do not believe that your people could make any provision for old age?—In my trade, sir?

16519–20. Yes, in your trade; "People in my "trade can make no provision for old age"?—You misunderstood me; I could not have said the people in my trade; my trade is so small that I could not have referred to it. People in many trades, I believe I said.

16521. You are a furniture maker?—I am a ship cabin fitter. His own trade.

16522. You are what they call the ship's husband?—No. Cabin fitting, cabin upholstering; really it is a special branch of upholstering.

16523. And you confine your business and work to ship work?—Not entirely, but almost entirely.

16524. Now, do you believe that the persons following your calling can make any provision for old age?—Many of them could.

16525. But some cannot?—If they made an effort; some cannot by the uncertainty of their work. Our work is of a spasmodic character. We might have nothing to do to-morrow and be busy the next day, and perhaps for the next three days; then the ship is gone and we are all slack again.

16526. What are the weekly earnings of a person following your calling?—The average would be very low. Wages, 30*s* and uncertain, too little to provide for age.

12527. What is the average?—Probably as low as 30*s.*

12528. What did you take last week?—Thirty-two shillings.

16529. And the week before about the same?—About the same.

16530. Now, do you think that you could make provision for old age out of your wages?—No, I certainly could not.

16531. You also told the Chairman I think it was that you thought all persons should receive the State pension, which you laid at 5*s.* a week, irrespective of their antecedents, irrespective of what they had done for themselves, or anything?—Yes, because I think you would lower the condition of the thing if it were not so. Old age pension should be universal.

16532. What?—A man would lose a certain amount of self-respect in going and pleading for his pension, and it would lead to examination into his character and his life, and the usual examination if you made any distinction at all.

16533. And you would be against any inquiry, and you would give it to anybody, irrespective of character?—Provided he could prove his age.

16534. Provided he was of the right age?—Provided he could prove his age.

16535. Would you assist a man to keep a brothel by 5*s.* a week even? I speak about cases I know; it cost me 42*l.* to expel a tenant in London who was a brothel-keeper. Do you think it would be a fair thing that that man should be assisted with 5*s.* a week pension to fight me in the course of law?—I thought the law could deal with a brothel keeper whether he was over 65 or not.

Mr. Pell—continued.

16536. I got him out but it cost me 42*l.*; he was an old man too; would you think it a fair thing that an old man like that should be assisted with 5*s.* a week pension to conduct his battle with me in the police courts?—If as I said a pension to all over 65 were granted.

16537. He was over 65 a good deal?—But he was in prison.

16538. He was not in prison; he was not a criminal at all; I prosecuted him and got him out; all I did was to get him out; I did not prosecute him for anything else, but to get him out?—If the keeping of a brothel were illegal the police should have seen that there was no brothel keeper there.

16579. But there is the fact: he was carrying on that trade, and I got him out. Do you think it a right thing that that man should have the means to fight me out of 5*s.* a week supplied by the State. You said irrespective of character?—If the law considers it is necessary and acknowledges it as a calling, as you seem to suggest that it is, then I should say his pension should not be stopped on that account.

16540. I think you have been perfectly fair in your evidence; I quite understand it, and I do not say that your view is the wrong one; you would give it to everybody, the 5*s.* a week?—Your question might be, would I grant 5*s.* a week to a burglar: this calling being as much recognised as a brothel-keeper.

16541. You know this would cost a very great deal of money; you are evidently acquainted with Mr. Booth's scheme; and you said you would take it out of indirect taxation just now; I think it was in answer to Mr. Booth's question. Upon what commodity would you put the tax?——

The Witness withdrew.

Adjourned till Tuesday next, at Noon.

FORTY-FIFTH DAY.

Tuesday, 6th March, 1894.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

THE RIGHT HON. LORD LINGEN, K.C.B.
THE RIGHT HON. JOSEPH CHAMBERLAIN, M.P.
THE RIGHT HON. C. T. RITCHIE.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. ROUNDELL, M.P.
MR. JOSEPH ARCH, M.P.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

Mr. HENRY ALLEN, called in; and Examined.

Chairman.

Position and occupation.

16542. WOULD you be good enough to describe your present occupation?—I am a carpenter at present; formerly a jeweller, for about 30 years, but gave it up on account of slackness of trade.

16543. Do you fill any offices?—Yes; I have been president for about 10 years of a large sick society, called the Ebenezer Sick Society, in Birmingham.

16544. And you are a city councillor, I think?—Yes, my Lord; and I am Secretary of the Working Jewellers' Trade Society, as well.

Three types of working men.

16545. You have endeavoured to classify the working men as known to you; would you give us the result?—Yes, as far as my observation and experience go. Well, I divide them into three distinct types or classes. In the first place, I should place the better educated and skilled artizans, who very rarely at the end of their life come to need assistance in any shape, usually providing for themselves in societies or by a little saving, having the opportunity, of course, on account of their extra skill and occupying better positions.

Skilled artisans.

16546. Do you think that class of men who are able to provide for the future is limited to the skilled artizans?—No, I do not. But still, the bulk of those who do provide would come from that class.

Chairman—continued.

Chairman—continued.

16547. Then your next division?—Would be a class of men who, while very honest and anxious to do well, yet from deficiency of education, and perhaps some lack of moral strength and courage, which is a good deal to be accounted for by their associations in early life, I think would not be able to hold their own so well towards the end of their life, and from that class, I think, would come a larger proportion.

16548. Would you include among those men, who otherwise are honest and fairly industrious, those who spent too large a part of their income upon self-indulgence?—No; that I should call criminal. The deficiency in such men would be lack of moral force and prudence, resulting more from an intellectual deficiency than anything; not being equal to the first class of men.

16549. Then how would you define your third class?—Well, they are the produce of the street corner; loafers, I should call them, who, in early life, have not been under parental control, have had none; in fact, do just as they like; they are never put to trades, rarely go to school, until by-and-bye they gradually grow up into young men that stand about street corners, picking up odd jobs. Of course, having no trade, they are never employed for any great length of time together; a good many of them would not care about employment.

16550. Do you think there would be room for a class between your second and third?—Well, hardly. There might be, of course, here and there a few exceptions that would come between; that might be through misfortune, placed in an intermediate class.

16551. I see that, in your proof of evidence with which you have been good enough to supply me, you think that one-third of old-age pauperism may fairly be attributed to drunkenness?—Yes.

16552. Would those be the people who would come in your third class?—The bulk of them would come from that class, the third division.

16553. But have you not known a number of men, good workmen, hard workmen, who every now and then would give way to the temptation to drink and spend upon it a good deal of money that otherwise laid out might have provided against their old age?—I have known a few; in fact in every shop where a man works he will find perhaps there will be one such.

16554. Such men hardly come under your third definition?—No. I say there would be exceptions of course; but I divide them roughly.

16555. With respect to the first, I suppose they rarely make acquaintance with the Poor Law in any form?—The first?

16556. The first class?—Very rarely, my Lord. They would shrink from it very much.

16557. How about the second?—Well, the second would have a larger acquaintance with it than the first naturally, from the causes I have indicated.

16558. Would that second class of men usually be relieved by out-door relief, or would they be compelled to go into the workhouse?—I think they would more naturally drift into the workhouse in old age.

16559. Then of what is composed the large class of those who do not go into the house?—The out-door, do you mean, my Lord?

Chairman—continued.

16560. Yes. If these men, as you say, usually go into the house, of what are those composed who receive out-door relief, which I believe are the large majority?—Yes.

16561. Of what are they composed?—Well, there would be a number of them aged and infirm and sick whom the authorities prefer to give out-door relief to rather than take them into the workhouse, and sometimes they have friends who eke out the relief granted. A great number I have known, while the friends may not be able entirely to support them, yet have a little, perhaps a child or two giving them a shilling each would supplement the 2*s.* or 3*s.* from the parish, and so keep them from going into the house.

16562. What is the feeling of that class towards the administration of the Poor Law?—Well, the feeling is, my Lord, that it might be administered in a manner that would not be quite so pressing upon the recipients. As far as my observation has gone, and from inquiries I have made, the chief complaints are the almost inquisitorial inquiries that are made, they think going a good deal too far. Inquiries too hard and narrowed.

16563. When they apply for relief inquiries are made as to the reality of their distress?—Oh, yes.

16564. And as to their position, how they are lodged?—Yes.

16565. What other sources of income they may have, and so forth?—Yes.

16566. Do you think that those inquiries, if properly made, are what you call, I suppose, in a bad sense, inquisitorial?—I think they are pushed to too great an extreme; and it may not be so much the inquiries themselves, perhaps, as the manner in which they are conducted by the officials. I do not say the officials have no feeling at all, but I think, from the continued occupation of the mind——

16567. I suppose you would hardly deny that such inquiries are necessary and imperative?—Oh, no; but I think they might be made in other ways.

16568. What other ways?—Well, I think they could get from the man or his friends a list of his employers for a number of years, and make inquiries of them as to the general character of the man. These inquiries too often, I think, extend only just to the time in which he applies for relief.

16569. When you talk of in-door relief that includes the relief in the infirmary as well as in the workhouse?—Yes. Infirmary.

16570. Is there any strong feeling against going into the infirmary?—Well, in Birmingham we have a most excellent infirmary, of course, as you know, and the feeling against that is not nearly so strong as the feeling against going into the house when not sick. It is looked upon more as a hospital, I think, than as relating to the parochial——

16571. Have you taken any pains to ascertain the general character of those who are receiving relief in the workhouse other than the infirmary?—Well, you cannot very well get statistics. Of course the guardians of Birmingham, so far as I know, are very particular, and have a call-over of the house, very frequently, I think, to ascer- Workhouse.

Chairman—continued.

tain whether there are those in who should be outside. But from what I see of people who get into the house I think a great number of them have got there through their own fault; and in Birmingham we find that one class of individuals especially take a much larger share of the rates.

Third class get too much relief.

16572. What class is that?—Well, that would be the class that I designate as the third section in the definition of the working classes. They are those who have never had any settled occupation in life, but have picked up odd jobs occasionally which are soon ended; and when old age comes upon them of course they are not able to do that kind of thing as they have done before, and they naturally drift there and take it as a matter of course; and we find in Birmingham that, compared with the natural population, the Irish take a very large percentage of relief in the house.

Immigrants.

16573. I suppose what may be called the floating population of workmen is generally composed of immigrants from other parts of the country?—Yes. We suffer in all the large towns from a great influx of people from the country, who, tempted by the much higher wages to be obtained there, of course come and swamp the town-bred people, and reduce the wages, so that they are not much better off than they would have been if they had stayed in the country; perhaps not so well—many of them.

16574. What is the feeling towards out-door relief?—That it might be extended a little judiciously. I can give a number of cases I have known in my history of respectable working-men, able-bodied men, of course, overtaken by calamity and great shortness of employment, who have been for months out of employment; they had a little capital, a little invested, of course, and gradually drawn upon it until that was thoroughly exhausted.

Out-relief for deserving might be extended.

16575. This last observation of yours rather refers to the accidents overtaking the able-bodied man than to the aged poor. It is the aged poor to whom our inquiry is limited?—Yes.

16576. With respect to them, do you think the out-door relief system might be extended?—I think it might, for two or three reasons. In the first place, what I should term the aged poor would begin about the age of 55. In large towns, such as Birmingham, we find that a man at 55, in what we call the fancy trades, there are a great number of them in Birmingham, is looked upon as almost played out, and the competition of younger men is so great that he has very little chance if he gets out of employment at that period of life of ever getting on again at his own trade, because they can have their pick of men who are in youth or in the prime of life.

Reasons.

16577. And you think such men ought to be more liberally treated than they are now, and treated out-of-doors?—I think so, for this reason, that while these men are not able to get on at their own trade they are persevering and energetic, and do not want to be a burden to anybody, and still have sufficient strength to turn to something else, and pick up a precarious existence, which, if eked out by 1*s.* or 2*s.* from the parish, if it is only half-a-crown or 3*s.* a week,

Chairman—continued.

would assist them in keeping a respectable appearance, and maintaining themselves for a considerable length of time.

16578. Do you think that the out-door relief should be given in aid of the earnings, the wages of persons then of a certain age?—Well, I think the liability to need it would begin soon after 55; and, in some cases, the friends, while they are anxious to do what they could for a man verging upon 60, would not be able entirely to support him.

Might go in aid of earn after 55.

16579. Do you think the poor-rate should be had recourse to in order to supplement the smaller wages of old men?—If there is nothing else to come upon, I think so, my Lord; But I should much prefer another system, and so would the bulk of the working classes.

Mr. Chamberlain.

16580. What system do you mean?—Well, a system such as old-age pension.

Chairman.

16581. Is much done to keep old people out of the workhouse by those who are interested in them?—Yes, the workmen who are worthy of being assisted. I have known cases, many of them, wherein the old shopmates of a man, when he has been thrown out, as I say, on account of his age and slackness of trade, as those men are the first to be discharged when slack time comes, and the only chance of their even being reinstated is when there would be a great rush of trade, when there would be need of service, and they could command a market.

Fellow workmen help.

16582. Is the assistance given by the fellow-workmen occasional or regular?—I have known cases where it has been done regularly, giving a few coppers a week each, and a man coming on Saturday and receiving it from his old shopmates, has no feeling of degradation because he has been helped by them, because he has done the same thing when he was in employment and had the opportunity. Of course, that would be precarious, depending on the state of trade very much whether it could be continued.

16583. Do you think that too great pressure is put in your union upon people to force them into the workhouse?—No, I do not, in Birmingham. I take it, as a whole, that the administration in Birmingham is mild, and that the guardians interfere sufficiently to prevent any extreme cases of hardship ever occurring, though occasionally through perhaps a little extra official zeal cases do occur. For instance, I remember a case some years ago where a very respectable working man—about 62 I think he was—applied for relief, and he was reduced to great stress, but he had not emptied his home of furniture; he had lived upon a part of it, but still kept together a little for decency's sake, which they were anxious not to part with, and the officer who came to visit him after his application, looking round upon the house, told him that he did not need relief as long as they had got those things there upon which they could make money. Well, now, in the same yard there was another family applying for relief who had been very improvident and unthrifty, spending their money as fast as they got it, and

Poor Law mildly worked in Birmingham.

Example of needs wrongly judged in p

Chairman—continued.

never had a home worth calling by that name; they got relief because of their wretched miserable appearance, not having a seat in the house to sit on. So that in that case, thrift, on the one hand, was punished, whereas, on the other, unthriftiness was rather rewarded—going by appearance.

16584. You have given us a particular instance; how long was that ago?—It is about 15 years ago.

16585. Have you known such cases lately?—No, I have not.

16586. Do you think on the whole the Poor Law is better or worse administered now than it was formerly, so far as regards the interests of the working-classes?—As regards Birmingham, I think it is a little better.

16587. Then do you think there would have been more consideration for the thrifty person whom you just now mentioned nowadays than there was 15 years ago?—I think there would be, my Lord.

16588. Now, about the operation of friendly societies in providing for the old?—Very few of them do it, my Lord.

16589. They do not do it, positively?—No.

16590. But do they not do it incidentally?—Well, in the case of men who are getting from 60 to 65 and 70, they are often what we call chronic subjects, who come upon the funds of the society at half or quarter pay; and, if you ask the doctor's opinion whether they have any ailment, he would simply smile and say he does not think they are able to work at their trade, but still it is the natural decay of nature. But they receive their pay, which in quarter pay would amount perhaps, on the average, to 3*s.* or 3*s.* 6*d.* a week.

16591. And how long does that continue?—In some societies for life, and in others for two or three years probably, and then ceasing for a year or two, and then taken up again.

16592. Does that view of granting relief affect the financial soundness of the friendly societies?—It does, my Lord, to a large extent.

16593. And are any estimates being made to provide for superannuation?—Well, they are thinking about it and talking about it occasionally, but after a society has been established for a great number of years it is rather an awkward matter to inaugurate a new branch.

16594. I suppose, if they looked carefully into it, it would be found that some additional subscriptions would be necessary?—Yes.

16595. Have you found among the working-classes a strong desire to see this question settled so as to assist the respectable old men who can no longer work without having recourse to the workhouse?—Yes, my Lord; I have found very great interest evinced in that question ever since it has been broached. There has always been an extreme feeling against Poor Law relief on the part of what you might term the respectable artizans, and I have known several cases where the men have actually killed themselves by occupations they have taken to after they have been unfit for their own trade rather than go upon the rates. For instance, I know the case of two jewellers. Of course, a jeweller is employed in a manufactory that is always heated

Chairman—continued.

rather highly, and it is a delicate trade; and when they lost their situations, which they did at about 60 years of age, rather than be a burden to their friends or trouble the rates, they took to pushing a milk trolley about selling milk—just the extreme to what they had been used to; and the exposure, in about three, or three-and-a-half years killed both of them. The doctor from the beginning told them it would. They were in a sick society, and they went to him after about three months of that kind of work, and he told them what it was, and he said it would kill them, but they preferred being killed to going on the rates. Their friends were not able to support them.

Need of old age provison.

16596. Did you think that feeling was so strong as to induce them even from early youth to provide something for old age?—I think it would, provided there was some inducement held out to them by Government or some substantial authority that would guarantee the success of the scheme.

Mr. Chamberlain's scheme

16597. That points towards Mr. Chamberlain's scheme?—It does.

16598. Have you studied that scheme?—I have.

16599. Would you be good enough to tell us what you think about it?—I think in the main it is worthy of a great deal of praise, because it is a step in the direction that working men have been wanting to go for a long while. It is not perfect. I suppose Mr. Chamberlain does not put it forward as such, as I understand him, but generally in Birmingham it is received with very great favour.

popular and would spread.

16600. In order to profit by it, the subscription must begin early, and must be continued through life?—Yes.

16601. Do you think that the feeling of independence among your people is so strong as to lead them to make that exertion, provided as you say that it were encouraged by some equal grant by Government?—I do. It may not at first be taken advantage of to a very large extent, but I believe it would gradually grow, as the example was set, and from the influence of those who would first take it up amongst the better class of working men it would spread to those below them. Two objections have been taken to the scheme generally. In the first place they consider the limit of the age 65 at which the pension should commence to be too far.

Age should be 60.

16602. I suppose that would be met by some slight alteration of the amount to be subscribed?—Of the payments, yes.

16603. Would you yourself suggest that it should be fixed at any lower age, or that there should be some varying date?—Well, I think it should be fixed at 60. I think it would have a much greater chance of success, and to meet the extra cost of course, I should suggest that the Government should be a little more liberal on the one hand, while the workmen might subscribe a little more on the other hand.

16604. Upon the same sort of scale as that propounded by Mr. Chamberlain, I suppose?—Yes; only if it were possible I would like the contribution after the first large instalment had been paid, to be arranged to be taken monthly if

Payments best monthly.

Chairman—continued.

it could be through some of the large friendly societies.

16605. You have said that there were two objections. You have mentioned one; what was the other?—Oh, that refers to the payments; that is what I was about referring to. I am afraid that the lump sums down, the 50*s.* the payment after, and the 10*s.* or 1*l.* per year afterwards would sometimes be a difficult matter for the workmen to raise.

Elastic payments needed.

16606. I suppose, arrangements might be made which would meet the fluctuation in the circumstances of the subscribers?—Yes, I should think so, my Lord. I think it would be a matter of detail only, and I believe the large friendly societies could assist very much, and that they will do if such a scheme is started, after a while; I know that at first the idea was met with a good deal of opposition from some of the large societies.

Friendly societies could help.

16607. Are you a member of a friendly society?—Yes, I am.

16608. May I ask what it is?—The Ebenezer Sick Society, of Birmingham. It numbers about 7,000 members.

16609. What are the objects of that society?—Simply providing for sickness and for death. We have no superannuation attached to it.

16610. That is to say, among other things, I suppose, paying for the cost of the funeral?—Oh, yes; the wife's funeral as well.

16611. And would it pay anything besides to enable the wife or children to carry on after the death of the wage earner?—No, it does not, my Lord.

16612. Have you any reason to believe that that portion of Mr. Chamberlain's scheme which refers to the friendly societies and to their co-operation in his objects is better thought of by those societies now than it was at first?—Yes, I have.

16613. Do you think that the opposition of the friendly societies would be withdrawn?—I think it would gradually die out. I know it is much less strong now than it was when the scheme was first broached.

Are already less opposed.

16614. Did you, yourself, ever see any objection to that part of the scheme?—No; I never could. I always saw an advantage to the societies themselves. The opposition sprung out of the fear of Government interference, as in the case of the Friendly Societies Act; but there was considerable opposition then. That Act has been a great benefit to these societies. That has died away, and now its protection is eagerly sought for.

5*s.* adequate for pension.

16615. Do you think that the sum of 5*s.* a week which it is proposed to secure them would suffice for this object?—I think it would, because, as a rule, such a man, having an income of 5*s.* a week could find a home either with one of his children or some friends or relatives of some kind which he would not have to pay for, exactly; they could run him in, as we say, but it would provide for his food in the family, while he could not, perhaps, make ends meet if he had to live by himself, and that man would feel a measure of independence which he would not do otherwise.

Second case.

16616. Do you think that the second portion of Mr. Chamberlain's scheme, which provides for the repayment of subscriptions, and also for a certain allowance to the widow, would be largely adopted?—I think among the skilled workmen, as we term them, and the men of higher education and more thought, would avail themselves of that part of the scheme, but the other part, of course, would be more largely adopted than that, I think.

16617. I gather, on the whole, that you consider that, although the scheme would not at first be very largely adopted, when its benefits became better known the numbers who availed themselves of it would steadily increase?—That is my opinion, my Lord.

Numbers would gr

16618. With the variations you have suggested as to the age and to the amount of payment?—Yes, I think that it would be a considerable inducement to induce larger numbers if the age were lowered and the payments made so that they would be easier.

16619. Is there anything else that you would like specially to mention?—I should like to say that I think the effect of such a scheme would be of a twofold nature; it would not only assure the man of a small income for the future, but would ease him considerably of forebodings and fears which he naturally has, and it would also react upon himself, bodily and mentally, and help him to retain his vigour much longer than he otherwise would do if he had not got such a prospect in view.

Double e of their joining.

16620. It would encourage the spirit of thrift and raise him in his own self-respect?—Yes, it would.

16621. Would you like to add anything?—No, there is nothing more, my Lord, that I should like to add.

Lord Lingen.

16622. You spoke of the difficulty of old workmen finding employment. Do you think that that rule of the trade unions insisting upon a minimum wage has anything to do with it?—No, the trades of Birmingham to which I specially refer are not regulated by trades unionism, because there is no large staple trade in Birmingham which could be so regulated except one, that is the brass-workers' association. There is a multitude of small trades, what we term the fancy trades, that employ the bulk of the people in Birmingham, and trades unions do not apply to them.

16623. Then the only reason why the aged workman has a difficulty is an economic one, that it answers better to employ a younger man?—That is so; that is the reason; yes.

16624. You thought that some other test for Poor Law relief than the strict rule of destitution might be resorted to?—I think so, and I am also of opinion that assistance might be afforded in the way of loan. I have known of many workmen who have been overtaken by misfortune, or have been out of work for months, and are thoroughly stranded, who would not have received parochial relief at all if it had been offered them, but they would gladly have received it in the shape of a loan, which they would pay back if they could, and I believe the

Relief on

Lord Lingen—continued.

guardians have that power under the Poor Law at present, if my knowledge of the law is correct.

erit proper st for relief.

16625. If you once give up the strict test of destitution, you must then come to the question of merit, must you not?—Yes.

16626. Should you be willing to trust public authorities with the question of merit?—I think so, my Lord; I think it would be a better test than that of destitution, because destitution, while it is very evident, is sometimes the result of improvidence and neglect, whereas giving relief on the score of merit, I do not mean the merit just of the case as it stood then, but inquiring into a man's antecedents, would be relief much better deserved.

16627. You would have to ascertain the relative merit through the relieving officer; it could not be done by the guardians personally?—No, it could not.

elieving ficers suspect pplicants.

16628. Well, we have had a certain amount of evidence from Birmingham expressing great distrust of the action of the relieving officers; do you think that would be prevalent among the working class in Birmingham?—There is a good deal of prejudice against relieving officers in Birmingham; I do not say that they are worse than the generality of men. Probably, some of them may be better, but from the very nature of their office, and having to do with a very considerable amount of imposition occasionally, they are naturally very suspicious in their nature and in their inquiries. They often seem to tend to this end, that they believe a man is unworthy of relief rather than worthy of it, and that is what is resented by the people who have to do with them.

16629. You do not think that objection amounts to so much as to exclude the attempt to deal with these cases according to personal merit?—No; I do not think it would, but I should like the inquiries to be made in a different form; I think they could be, wherein the man himself and his family would not be so much concerned. Now, in our large friendly societies we make a number of inquiries as to the character of a man, but we do not put him through a test of this kind; we get it from outside sources, people who know him, his employer, for whom he works, and his neighbours, making inquiries of that kind.

nquiries ould be of iends, &c., as friendly ociety.

16630. That occurs in the friendly societies?—Yes.

16631. In the case where the old members of a friendly society are practically superannuated under the name of sick pay; is there any selection in those cases? Would a man's good character stand him in stead in being continued on sick pay, where another man would not be continued?—Well, it would have this effect; the committee who occasionally look into these matters have what might be termed in the house a "roll call," and would be more lenient towards a man whose reputation had always been unexceptional than they would towards a man who, they knew, had not always been so provident and lived in such a manner as to conserve his health, as the other man had.

16632. Is that judgment or selection by the committee generally accepted by the members of the society as fairly exercised?—It is, my Lord.

Lord Lingen—continued.

16633. It is?—As a rule a committee's judgment is seldom questioned on these points.

Mode of raisir pension fund.

16634. In the evidence of several of the witnesses that we have had before us, we have been a little puzzled with this question; they almost all began their evidence by expressing a favourable opinion of pension schemes, and a willingness to make a personal contribution to it according to their means, but as the examination has gone on there has been a great tendency to end in this, that the pensions ought to be provided out of the taxes, and as the taxes fall upon everybody, everybody makes a contribution, and you need not, therefore, appeal to people personally. Now has that question, within your experience, turned up among the working classes in Birmingham?—Oh, yes; it turns up everywhere. That is one of the results, of course, of the advanced socialism of the day. I am a socialist, myself, to a certain extent, but I do not go in for that kind of thing; I do not believe it would be for the benefit of the working-classes.

16635. Do you think the majority of the sensible, steady, industrious working men would be favourable to a general charge upon the taxes, satisfying their conscience that at that rate everybody paid; or would they, on having everything explained to them, be willing to make personal contributions?—I believe the bulk of them would be willing to make personal contributions, but they want State assistance to a certain extent, and that is the encouragement for all men.

Mr. Henley.

Classes that would join.

16636. You have told us, Mr. Allen, that you divide the working-classes of Birmingham into three different divisions; you have first the highest class of artisans; would they be likely to join Mr. Chamberlain's scheme?—I think they would, sir.

16637. Then you take the second class who are the working men, who are not artisans. Do you think that they would join?—They are artisans and work at trades, but they are less skilled than the first class, and rather wanting perhaps in education and moral stamina.

16638. What percentage do you think of these men in Birmingham would join the scheme?—Well, I should think that, to begin with, you might calculate upon from 30 to 35 per cent.

16639. Well, then the next class you come to are what might be called corner men?—Yes.

16640. How many of these men would probably join the scheme, do you think?—Very few, sir, I think.

16641. Very few?—Very few indeed.

Treatment of those refusing.

16642. Now, those men who did not join the scheme, when they became old, what would you do with them?—I should like those men to be taken before they are old, sir; that is the great solution for all that, I think.

16643. Supposing those men arrived at 60 or 70 years of age and were destitute—what should you do with them?—Well, you must in a measure provide for them, but, as far as they are able, I think they should be made to work, sir.

16644. Should you give them out-door relief

Mr. Henley—continued.

or in-door relief?—I think that class should have in-door relief.

16645. Not out-door relief?—Not out-door relief.

16646. If they did not choose to provide for themselves, they should have in-door relief only?—Yes, if they had never made an effort to keep off the rates; and these people make very little.

16647. And you would extend that answer to persons who are ill?—No, I think not, sir.

16648. You would provide for them?—I think I would provide for those.

16649. By out-door relief?—Yes.

Out-door relief.

16650. I only want to ask you one other question. You mentioned a case that had occurred 15 years ago, where you considered that a person had improperly received out-door relief?—Yes.

16651. That, I think, was before the time the new arrangements in Birmingham came in force?—It was, sir. The relief committees now, I think, render the working of the Poor Law much smoother and much more just than it was in the old days.

16652. Do you think it is possible that such a case could occur at the present time, with the present staff of relieving officers?—It is possible, but not probable.

Mr. Roundell.

Pension scheme.

16653. Would not the system of returnable payments in any pension scheme be the form most preferred by the working men?—That is providing the individual died before the age specified.

16654. Yes?—Yes; but the drawback to that is the increased payments.

16655. Then I ask you this: do you think that the other alternative, where the payments are not returnable in case of death, would be taken advantage of?—I think it would, sir.

16656. Generally?—I think it would.

Returnable benefits desirable.

16657. So you do not think that the risk of losing all through death before the age of 60 or 65 would deter a great majority from contributing?—I think it would limit the scheme, but I do not think it would be fatal to it; and while I should much prefer, if possible, to see the scheme extended so as to see some return, though perhaps not on the same scale as is specified under Mr. Chamberlain's scheme, I think that would be an inducement.

Effect of modifications on taxpayers

16658. Do you think that if any such scheme of State pensions were adopted—you have said you think the Government ought to be more liberal on the one hand—would there not be a risk from the point of view of the taxpayer of certain relaxations being pressed for by the working men under a State-aided scheme. I mean reductions in the point of the limit of age, to reduce it you see from 65 to 60 or lower. And then, again, you wish Government to contribute more to the working man; is there not a risk to the taxpayer of such reductions as that being carried on?—I think, sir, that when the scheme had been put fairly into operation for a number of years and tested, that it would be seen that there was an advantage to the taxpayer in the establishment of such a scheme; that it would tend to produce a more thrifty population and save the rates, and the saving, therefore, might be applied in another way, that it would not increase taxes to any appreciable extent.

Mr. Roundell—continued.

Would benefit thrift and societies.

16659. You are a member of a friendly society. If you had a system of State-aided pensions, do you not think that that would have a considerable effect in the matter of thrift, that is to say, of deterring the working classes from making thrifty provision, not merely for old age, but for other contingencies?—I think it would be an encouragement to thrift, just in the same way as you promise your child if he will save that you will add to his savings; it is the adding to that encourages him to save very often.

16660. You do not think it would interfere at all with the membership of the friendly societies?—I think it would strengthen them, sir, because the men would have a greater stake in those societies if it could be attached to the society—this system—which I think it could be very easily.

Societies' old age provision.

16661. Then from another point of view, looking at the growth of the great friendly societies now, might we not expect and hope that the friendly societies themselves will provide for old age in the form of superannuation benefits, now that the question has been made such a public question?—Some of the very large and older societies might do so, but the younger societies which have not started with it, and have not amassed very large reserve funds, I do not think would take it up in that sense if they had got to start it.

16662. If such a system were established, it would not come into operation for 30 or 40 years; how would you provide for the interval?—Of course the present generation of old men, while approving of this scheme, acknowledge that it cannot touch them.

Poor Law to be relaxed for present aged.

16663. How would you deal with them?—Why, we should have to deal with them under the present system; but I would like a relaxation of the Poor Law on the lines that I have indicated to meet such cases.

Relief on loan should not pauperise.

16664. Just one other question more; you spoke just now of the case in which a working man wants only a loan, and which we fully understand, but would it not be the proper province, not of the Poor Law, but of charitable agencies, to provide that loan; I quite agree with you that it ought to be provided if possible?—Well, I take it that as the Local Government Board has given boards of guardians power to do that, it was part of their duty, and that they should do such a thing.

Mr. Henley.

16665. They cannot lend money, they can give relief by way of loan, and then it would have to be repaid?—That would amount to the same thing.

16666. Not quite, the man becomes a pauper?—That is the strong point, the man would not have it on these grounds; that is where I think the Poor Law needs alteration; to stigmatise him as a pauper because they lend him a certain amount of money in food or kind; I think it would be decidedly wrong.

Mr. Roundell.

Charity.

16667. Just one question more ; have you considered at all that such a case as that would more properly come within the province of a charitable agency in the proper sense of charity?—Well, I think the Poor Law administration might be administered more on the lines of a charity organisation that had some heart in its work than as merely an official machine. And there are so few charitable agencies that are created for that kind of thing that I think it could not be effectually done. I know one in Birmingham that does it very well.

West Birmingham Relief Fund.

16668. Is that an organised charitable agency?—Yes, sir, it is organised in Mr. Chamberlain's division ; it is worked by working men, chiefly to make the visits and inquire into the particulars and recommend cases, and where a man is temporarily disabled they advance him a certain amount of money to keep him ; if it is a case where, perhaps, his landlord has seized his goods for rent the amount is provided.

16669. How are the funds provided?—By subscription.

16670. By the well-to-do people?—By the well-to-do people, and by working men and others.

16671. And it is managed by a committee of working men?—Yes, and the expense of management is very small, indeed.

Mr. Broadhurst.

Post Office Annuities.

16672. Are there many of the Birmingham working men who have joined the Post Office system of annuities, Mr. Allen?—I think not.

16673. Why?—Well, it has never been thoroughly pressed home to them. You see a Government system of that kind is started, it is just announced, and there the thing lies and people forget it.

16674. Have you, in your experience, found any general anxiety amongst young men of 20 as to what is to happen to them at 65?—No, not young men at 20 ; but I find this in shops that there are men of 55 and 60 who are continually preaching at these young men, and their sermons are often effective in inducing them to do what of themselves they would not do but on the advice of the older men.

Old urge young to provide.

16675. But if they have not taken up the Post Office Savings Bank, why should they take up a pension scheme?—The Post Office Savings Bank would not offer them such advantageous terms as this scheme would.

Mr. Roundell.

16676. Might I just ask this: would not this advice of the older men tend to induce the younger men to subscribe to superannuation benefits in the friendly societies, the kind of question I was asking you just now?—It might be where a man himself was a member of a friendly society he would naturally advocate it.

Effect of State scheme on unaided schemes.

16677. My point is this, some of the societies are now starting tables to provide for superannuation benefits ; would the opinion of the older men be likely to influence the younger men to begin life by contributing towards these old-age benefits in the friendly societies?—I think if a State-aided pension scheme were provided, the schemes provided by the friendly societies, as independent affairs, would have no chance against the State-aided scheme. As far as my observation has gone the schemes for superannuation, in connection with a friendly society, are always over-rated; the benefits given are too great for the amount paid, therefore it is a large tax upon the society, and a drag very often which brings them into difficulties.

Mr. Roundell—continued.

Mr. Broadhurst.

Insurance of wives.

16678. Now, if they join a scheme, supposing Mr. Chamberlain's scheme became established, I suppose they would have to insure their wives as well as themselves?—Not of necessity.

16679. But would you commend a system which insured a man and left the wife to take care of herself if she became a widow?—No: but I think the man is the more important of the two because a woman can struggle on by charing, and other simple work, find a living where a man cannot, where a man would starve.

16680. And you would be inclined to let the woman take care of herself?—No, I would not; that is not my individual opinion, but I think the result generally would be rather in that direction.

16681. Would you think a system complete that left out all provision for insurance of the wife; you would like the wife to be included in some form or other?—I have only been speaking of Mr. Chamberlain's scheme, and he does provide for the wives if they choose to avail themselves of it.

16682. And, of course, you would recommend them to avail themselves of it?—Yes, I should.

16683. If you were a young man you would insure your wife?—Yes.

16684. That would be two payments?—It would.

16685. He would have to pay to the sick society and his trade association as he does now?—Yes, sir.

16686. He would have to make provision for sickness and funeral as he now makes provision?—Yes.

16687. So by joining the pension scheme he would add two additional weekly contributions to his liabilities?—Yes, that is so.

Scheme best worked with societies.

16688. Do you think that the majority of the workmen could meet these outgoings?—I think, in the first place, that if a scheme could be set agoing, and affiliated with the friendly societies, where they had no scheme of their own, it would greatly reduce the liabilities of the friendly societies in the case of old-age sickness and strengthen their position, and thereby they might reduce the payments of the men.

16689. Then is this your opinion, that you would rather see a pension scheme attached and become part of the friendly society scheme than an independent scheme?—I think if the Government started it that the friendly societies would see that it had such great advantages for them that they would endeavour to affiliate them.

16690. Attach it to their institutions?—Attach it to their institutions. If they looked at the thing rightly they must certainly see that the Government could do a thing much cheaper than they could do it or are doing it.

Mr. Stockall.

Source of State aid.

16691. Where do you propose to obtain the money for a Government pension?—Where do I propose to obtain it?

16692. Yes; where do you wish to obtain it from?—I have never taken into particular account any special fund of the Government; I suppose it would come from the Local Government Board in a measure as coming under their jurisdiction more than any other section of the Government.

Societies Schemes.

16693. With regard to your opinion as to the effect of Mr. Chamberlain's scheme on friendly societies, do I understand you aright that if a Government scheme such as Mr. Chamberlain's is put forward it would be in competition and make it impossible for the friendly societies to compete with it?—No, I did not say that, sir; but I say that the friendly societies as at present conducted conduct their schemes in a very expensive manner, and that they are often draining other funds rather than the superannuation fund, that the payments are not adequate to the benefits given.

16694. Your friendly society scheme do you allude to?—Well, I only know one or two of them, that is the Odd Fellows, and one attached to the United Society of Engineers, and I know the engineers especially suffer considerably; it is a drain upon their funds much higher than was anticipated when the tables were first started, and they have on several occasions corrected them, either reduced the benefits or increased the amount of contribution.

16695. Are you aware with the scheme of the Odd Fellows that the money which is contributed for superannuation is kept entirely separate and distinct from any of the other benefits or funds?—I know it is supposed to be, sir.

Mr. Arch.

Present aged.

16696. You believe that the aged men over 60 have no idea that this pension scheme will be of any advantage to them?—I cannot see how it could, sir. I have heard a great number of them say they wished such a scheme had been brought forward 30 years ago, where they could have taken advantage of it.

16697. Then you would deal with the poverty of these aged men on the old lines?—Not exactly on the old lines. I should like a relaxation of the Poor Law, or a more humane administration of it to meet such cases.

16698. Can you conceive how it is that the young men, while those old people are expressing very very great desire that there should have been a scheme of this sort adopted years ago—that these young men do not take it up?—Well, a great number of them are taking it up, sir, as far as my experience goes. Wherever it is mentioned in any considerable body of workingmen, it has, so far as I have experience, always met with a favourable reception. Two objections are taken—the first is, as to the age being rather too high, 65; and the other is as to the lump sum down—the difficulty probably of raising it.

Objections to pension scheme.

16699. You do not think that the milder and more humane administration of the Poor Law would increase the rates to any very great extent?—I do not think it would. But I do not look upon that as a solution of the old-age poor difficulty at all.

Mr. Arch—continued.

16700. You know the ratepayers look at it, too, do they not?—Yes, they do; I know the ratepayers look at the recipients of relief through the rates.

Assistance to children.

16701. I quite agree with you that the administration of the Poor Law ought to be made a little more merciful. Have you any aged poor in Birmingham whose children are compelled to contribute towards their support when they become chargeable?—Yes, we have.

16702. Men with large families?—Yes.

16703. And what would their wages be?—Well, the average wage of such men would be, taking the year round, perhaps 25*s.*

16704. Twenty-five shillings a week?—Yes.

16705. Now, what rent would they pay?—4*s.* to 4*s.* 6*d.* a week in Birmingham.

16706. I suppose these men object to that system, do they not?—Well, they do, and naturally so. They say a man with 25*s.* a week, who has got to pay 4*s.* to 4*s.* 6*d.* a week rent, and 1*s.* 6*d.* perhaps for coal and lighting, has not sufficient margin left to assist by giving 1*s.* or 2*s.* to his parents, if he has a large family of four or five. And I think that is reasonable, that view of the case.

16707. And you think that that system makes a great many of these people dislike the administration of the Poor Law; consider it very harsh and very severe?—I do, sir.

Mr. Humphreys-Owen.

Loss of capital no objection annuities.

16708. I daresay you know that, in the wealthier classes, a man, if he has relations who have a claim upon him, is not thought to be doing his duty if he sinks his money in an annuity. Now, would you tell me why you think that does not apply to the working classes?—I hardly apprehend the bearing of your question. Is it this: that among the better-to-do classes there is a general opinion that if a man sinks the bulk of his earnings, savings say, in an annuity, providing simply for himself, and his wife perhaps, that it is considered by his relatives he is not doing the correct thing.

16709. Exactly; that his family have a certain moral claim to a share in what he leaves at his death?—My opinion in reference to that question, sir, would be this: that when a man considers his family, and there are those who, from their circumstances, their age, and perhaps afflictions, would be likely to be unable to provide for themselves in after life, that he would be sinning against himself and his family, and against society, in making such a provision only for himself. But, in the majority of cases, I think it would be a blessing rather than a hardship; I think the biggest curse people suffer from in this time is in having a living provided for them rather than having to get it themselves.

16710. You were pressed by Mr. Broadhurst on the subject of the burden of the additional contributions; but I suppose, as it is, the very large portion of the working classes have savings, they have money in the savings banks, they have money in furniture, and so on?—Yes; the better class of working men in moderately prosperous times manage to lay by a little.

Savings.

Mr. Humphreys-Owen—continued.

16711. It would only be a modification of that saving, if, instead of laying it by in property of that kind, they invested it in the purchase of an annuity?—And they would see that they were receiving a much better rate of interest than they were likely to get in the Post Office Savings Bank, should they there wish to invest.

16712. That is, of course, if the Government aid is added to the amount?—Yes.

Societies' schemes.

16713. Do you know of your own knowledge the condition of the Oddfellows' lodges in Birmingham?—No, I do not. I know several of the members, and I get information from them occasionally in reference to their condition.

16714. Then you would not feel certain that at present the tables of contributions, both for sickness and for superannuation, are adequate to the benefits which they promise?—As regards sickness, I should be quite certain, I think, because I think there is no more stable society than that. But I think for superannuation most of them have erred.

16715. Do you think that is the case now with the latest tables which have been recognised by the Order?—I do not think the time since their alteration has been sufficiently long to test them.

16716. And you do not know whether the Oddfellows' tables for annuities differ very much from the tables of other private insurance societies which are admitted to be sound?—I do not know that question, sir.

Mr. Hunter.

Mr. Booth's scheme too costly.

16717. Have you considered Mr. Booth's scheme at all?—That is a more universal scheme?

16718. Yes?—A very expensive one.

16719. Has that been much discussed in Birmingham?—It has not been discussed to any great extent, for this reason, that it was considered to be inapplicable—that no Government would take it up.

16720. Too costly?—Too costly.

16721. But apart from its costliness, do you consider it would be better or worse than the Parliamentary scheme which we generally speak of as Mr. Chamberlain's?—I think it would be worse; in the first place, it would have to be compulsory, I suppose.

16722. Necessarily?—And it would compel employers to subscribe.

16723. No?—I think the Government and the employer. I thought it went on the line of the German pension scheme chiefly. I object to compulsion. I think that would be fatal to any scheme.

16724. I merely wanted to ascertain whether you had considered it?—Yes.

16725. Then with regard to such a pension scheme as Mr. Chamberlain's, you suggest that the difficulty of providing for those who are now too old to be able to subscribe to a scheme on the present scale should be met by an improvement in the Poor Law?—I think that is the only way that I can see at present out of that difficulty.

Out-relief might be compulsory for deserving aged

16726. What should you say to this proposal, that supposing—take the case of a man—a man has never received any relief in any shape at all before the age of 60, and for the first time, after the age of 60, in consequence of old age, he is obliged to seek relief, what would you say to giving him a legal right to out-door relief?—Legal right to out-door relief? I think there would be a considerable amount of opposition from the Poor Law authorities to that.

Mr. Hunter—continued.

16727. I am asking you what you think?—My opinion is that a man who has conducted himself as an honest and industrious citizen up to that period of life, is worthy of some relief of that kind.

16728. And that it ought to be not in the workhouse?—Not in the workhouse, decidedly; and at the same time it should not stigmatise him as a pauper, and subject him to loss of his position as a citizen.

without loss of vote.

16729. I was going to ask that question, but you rather anticipated the question I was going to put. Supposing a man had not received any relief at all till he was over 60, would you allow him to continue to exercise the franchise as he does now in the case where he receives medical relief only now at an earlier age?—I would, sir. I know in Birmingham there is a great deal of feeling upon that point.

16730. There is another point—I do not know whether you have considered it—in the case of old age, it is this. It is agreed to give a man say, 4*s.*, or whatever it may be, per week, have you considered the advantage of that sum being paid by the Poor Law authorities not through the instrumentality of the relieving officer, but through the Post Office?—The recipients would much prefer it through the Post Office than through the relieving officers, and I think there would be a saving in the administration as well.

and paid through Post Office,

16731. Are you aware that in the poorer districts of the country there is a very unduly large proportion of persons over the age of 60 and 65?—An unduly large number?

16732. Yes?—Subject to——

16733. Over the age of 60 or 65?—I could not give you the percentage, but I could easily understand that there naturally would be such places.

16734. Supposing it turned out that this was the case—that the districts in which the largest number of aged persons are to be found were the poorest districts of the country, and that provision of out-door relief on a larger scale would be very hard on those poorer districts, especially rural districts, what would you say to making a part of the cost of out-door relief to the aged, raised by a national rate equal in the pound over the whole kingdom?—I think that is a direction in which the Poor Law might be improved considerably. I think it presses very heavily on those districts which are very poor, and naturally tends to a harsh administration of the law to save the rates where they press so hardly upon those who have to raise them.

16735. Perhaps you are not acquainted with the fact that it does prove to be the case that the great proportion of the old are in the districts which are least able to support them?—Well, I was not positively aware of the fact; but a little thought would convince one that naturally it would be so.

Mr. Hunter—continued.

and charged over a large area.

16736. Supposing it were so, would you think it equitable that if a heavier charge for out-door relief for the aged were thrown upon these poorer districts, there might be a contribution from the whole kingdom?—I think you might easily group a division or a county, and so equalise the parishes. Of course, those going, comparatively speaking, free now, would object, as they always do on such occasions.

16737. You are not acquainted with what is called the Metropolitan Common Fund, are you?—I have heard of it; it is tending on the same lines.

16738. But that is in favour of encouraging in-door relief, is it not?—Yes, chiefly; but, as far as I can see, the in-door relief is a failure, so far.

Mr. Chamberlain.

Poor Law should be stricter for wastrels,

16739. Mr. Allen, as I understand, you would like to make a discrimination in the giving of out-door relief; and, as regards the third class that you have spoken of, the ne'er-do-weels and wasters, you would not give any advantage to them over what they get now?—I would increase the severity of the law against such now.

16740. In fact, you would say in such cases you would see no objection to invariably refusing out-door relief?—I would not see any objection at all.

but relaxed for deserving aged.

16741. But, as regards the other two classes, especially the middle class of the three that you have spoken of, you think that when they get old they should be rather better treated than they are now?—I think they should.

16742. Especially if their previous lives will bear investigation?—Yes. By investigation, I do not mean just inquiring into a man's immediate circumstances; just the causes that place him in his present position, but taking a good spell of a man's life?—Ten, 15, or 20 years.

Inquiry should go back many years.

16743. His general character?—Yes, I think that would be fair; because I know many a man, after he has got out of a regular situation, has maintained a very excellent character, has lost heart, and has got into rather loose ways, and sometimes he meets companions who will treat him, rather than give him a copper or two to assist him they will go and pay for a pint of beer for him, and a man gets into the condition of doing that sort of thing which is not natural to his own course of life.

16744. With regard to Mr. Hunter's suggestion, the fact that a man has been for 60 years without applying for relief would be very strong evidence that he had led an industrious and prudent life, would it not?—I think so; that would be evidence, I think, that ought to weigh very largely with anybody.

Inquiries of West Birmingham Relief Fund.

16745. All the information which is necessary to come to a conclusion is obtained, is it not, in such a society as that to which you have referred, the West Birmingham Relief?—It is, I believe.

16746. And that is done, not by cross-examining the person who is applying for relief, but by cross-examining his neighbours and employers and friends. A statement is got from the individual, his family, at first, but it is not questioned at all, and upon that statement they go to get corroboration or contradiction; and there are very few cases in which the man is refused relief because of any inaccuracies which may be discovered.

Mr. Chamberlain—continued.

16747. Now, in that association, which has been started for two years, has there been much or any imposture?—Very little, compared with the amount of good that has been done; in fact, that is one of the most agreeable features of it. Great success at small cost.

16748. In almost every case the true facts have been elicited by these friendly inquiries of fellow workmen?—Yes, and necessarily so; because a man's fellow workman know more of him and of his life than any individual official who might apply for information; they know how to get it, from what sources it is more readily obtainable than an official would.

16749. And has the work of the association been costly?—No; by no means.

16750. I think I am right in saying that very small funds have been found sufficient for doing a very large amount of good?—That is so, sir.

Poor Law might follow same lines,

16751. And, therefore, such a discriminatory investigation as you suggest would not necessarily largely increase the poor rate?—I do not think it would increase it at all, and, in fact, I can conceive of a system wherein the guardians might get the assistance of the better class of working men to do this kind of work for them. They do an immense amount of work for their own societies, and for charitable objects and purposes connected with large places of worship and schools, and they would take work of this kind on, I think.

16752. As no pension scheme can apply to those who are already aged, any relief in their position must be looked for from discrimination in the Poor Law?—That is so, sir; there is no other means.

till pension scheme takes effect.

16753. But supposing a pension scheme came into operation, what would you say about the future position of those persons who have not availed themselves of it; would you think that they deserved any special consideration?—I think that, if it can be done, those persons who have had the opportunity of availing themselves of it, and have not done so, could not look for special consideration, but rather to a very stringent administration of the Poor Law.

16754. Therefore, if a satisfactory pension scheme were adopted, they could look forward, in the long run, to doing away with this discrimination in the Poor Law for which you now ask?—Well, I think it would naturally have that tendency, and you could with justice then act more strictly towards a man, and refuse an application, whereas to-day it may be granted because he has never had the opportunity put before him of State-aided assistance which is suggested in the pension scheme.

Relief to those with club pay.

16755. What is the feeling in Birmingham with regard to the practice of the guardians, when they are dealing with a person who has some support from his society, but insufficient to subsist upon?—Well, the feeling is this, that they are discouraging thrift if they appropriate the whole of the man's little income from the society.

Mr. Chamberlain—continued.

16756. You know, do you not, that in Birmingham they generally take half of it? That is to say, they reduce the amount they would otherwise allow him in out-door relief by half of the amount which he is receiving from his society?—I thought it was rather larger than that. I did not know that they were so merciful as that. I thought the practice was that they had made up the amount he was receiving from the Poor Law relief, that is the amount which they would otherwise have granted him under the conditions under which he was found.

16757. No; that would be the reduction of the whole?—Yes.

16758. But we have had it in evidence that, generally speaking, they deduct to the extent of half?—Yes.

16759. Now, do you think that they ought to deduct at all?—I think they might deduct a little in consideration of the advantageous position of the man. The man would not object to it. But it is the extent to which one goes in that direction that would be objected to. I think half is too much; because it surrounds the practice of thrift with an influence which is deterrent, I think. The man naturally grumbles, and says, "I have been thrifty and tried to provide for "these days. It is true the provision is not "sufficient, but here I am penalised to the "amount of half of what I had provided." His next door neighbour, with equal opportunity of doing that, has not done so, and he gets quite as much and is as comfortably off as the man who has endeavoured to provide for himself.

lief goes to importune.

16760. Is it a general feeling in Birmingham that it is the most importunate, and not the most deserving who get relief?—That is so, sir; that is the feeling, generally speaking.

nsion heme; posit to ck lapses.

16761. Coming to the suggested pension scheme, you have stated that some objection has been taken to the provision of contributing a lump sum to commence with?—Yes.

16762. You know what the object of that is, do you not?—The objection has not been to the amount of the sum, but to paying it down in one instalment.

16763. The object of it is to secure the further payments?—Yes; of course, I understand that.

16764. By leaving a large deposit, as it were?—Yes.

16765. Do you think that is a good object?—I think it is.

16766. Do you think it would have this effect?—Yes; because we find in connection with our friendly societies that the majority of the lapses which occur, occur in men comparatively speaking young members of the society, who have not a large stake in it; who have not paid above a few months' or a year's subscription, and therefore they have little to lose.

16767. When they have paid for a number of years, and feel that they have practically an investment in the society's advantages, they are less likely to leave it again?—Certainly; they would make sacrifices then, even in bad times, to keep up their payments, and save what they had already paid.

16768. Therefore, there is no objection to the principle of a deposit; and, if it were made easy to pay it in instalments, there would be no objection at all, I understand?—No objection at all, I think.

Mr. Chamberlain—continued.

16769. And you think that a very large proportion of the better class of workmen would take advantage of such a scheme?—I think they would.

Provision cheap.

16770. You have said that they do not take advantage of the Post Office, because they do not know about it; but is there not also this, that the Post Office is rather an expensive scheme?—That is so; yes, perhaps. Some years ago I looked through it myself to see if it would be possible, under my condition of life, to take out an annuity, and I concluded the expense was too great.

16771. The proposal in my scheme is to give assistance to the extent of half?—Yes.

16772. And, therefore, that would reduce the cost of the Post Office pension to one-half?—Yes.

16773. Do you think that that would be a temptation fit to induce a great number of people who do not now apply?—I think the temptation of a pension scheme such as you suggest is the inducement it offers to the men to put in their savings because of the aid the Government gives, they securing those benefits for half the amount they would otherwise pay into a private society.

Alternative benefits.

16774. You have spoken of the part of the proposal which involves a yearly payment for an annuity, and the losing of the money if the annuity is not claimed; that is to say, if the man does not live to 65; do you think it is desirable to give as an alternative, the proposal which would provide for the man's widow and children in case of his death?—I think it is, decidedly.

16775. And do you think that there are many workpeople who would provide for their widows in that way by a larger contribution?—Oh, yes. I know at the present time that the amount of death money in any sick society is a great inducement for them to join it, if the amount at death is large, in consideration of what they shall leave to their widows and children.

Advantage to societies.

16776. Coming to the part of the scheme which deals with the friendly societies, you are aware that it offers to the friendly societies half the cost?—Yes.

16777. For all pensions up to 5*s.*?—Yes. I think if friendly societies were wise, those who have already pension schemes, they would avail themselves of it, and insure almost all their members, and so reduce their liability by half.

16778. It would enable a friendly society to offer a pension of 5*s.* a week for exactly the same rate as it now offers one of 2*s.* 6*d.* a week, would it not?—It would, sir; that is why I think the friendly societies, if they carefully consider the matter, in the future they would be very quick to avail themselves of the offer.

16779. You mix a great deal with members of friendly societies; do you find any general objection to the scheme on their part?—Only the two objections I have mentioned, as regards the limitation of the age being too far.

16780. But no objection on the ground that it would injure friendly societies?—No; oh, no.

16781. Do you know Mr. J. V. Stevens, of Birmingham?—I do; a member of the City Council.

Mr. Chamberlain—continued.

16782. Yes. Have you read or heard any of his speeches on the subject?—I read one once.

16783. Are you aware that he has said that he thinks it would be fatal to friendly societies, and unworkable, and an utter failure?—I know he has said that; but he gave no reason for it, sir.

16784. Do you think that he represents the opinion of the working classes of Birmingham?—I do not see how he could substantiate such a statement. Where the objection would give the advantages to a friendly society of a 5*s.* pension to their members, while it could only provide for the same amount 2*s.* 6*d.*, it would rather be the other way than fatal to that society. It is simply an assertion of his; but it is not supported by facts, I think.

16785. What do you think is the ground for the opposition on the part of the friendly societies, such opposition as has manifested itself?—Well, I daresay, in the first place, friendly societies are very conservative and jealous of any interference on the part of government, until they look at it a little longer and see that that interference is really for their good.

Extent of interference.

16786. But you are aware that in this particular scheme there is no proposal for any Government interference over and above what already exists?—No; but there must of necessity be some slight supervision by Government. I think the thoughtful working man would require it. For instance, you might have the superannuation scheme separate entirely from the sick society funds, but the Government would certainly require returns of the scheme to which the man contributed; the man himself would require the Government to have it, too, in order to ensure that the money was really going to the purpose for which he subscribed it; and for another reason also, that they might invest the money to produce the interest to pay the money in the end.

16787. If the control or supervision of the Government were confined absolutely to the superannuation part of the scheme, do you think the members of friendly societies would object to that?—I do not see how they could possibly object to it. Of course, they only recognise this fact, that if Government provides part of the funds they have a right to exercise a certain amount of control.

Only with old age funds.

16788. And in the case of many friendly societies, at any rate, it would be desired by the working people themselves that the superannuation part of the scheme should be guaranteed by some actuarial investigation on the part of the Government?—Yes; but it need not apply to the sick society as well. I can conceive a case where those societies might not be on the firmest basis, where, perhaps, an actuarial investigation would be rather damaging to the reputation, yet at the same time they would have a pension scheme under Government, which would be sound enough.

16789. They might keep absolutely separate the pension part of their work from the ordinary sick work of the society?—Yes, entirely; I should insist upon that.

16790. And that would not involve in the majority of cases any fresh interference, would it, because the friendly societies have now no pension funds?—No.

16791. Practically?—It would not interfere with anything that they at present do.

16792. No?—It would be establishing a new branch, subsidised by Government, which would naturally be open to Government inspection.

16793. Taking the Oddfellows, for instance, their scheme of pensions has not had any great development, has it?—I think not.

16794. There have not been many separate pensions taken out?—I think not.

16795. And therefore a pension scheme and a pension branch might be arranged entirely apart from the work which the Oddfellows are now doing?—That is so, sir. I think it would greatly strengthen sick societies, and they are considering it now. They found that to be their greatest difficulty, the continued drain upon their funds by these old age members who are not sick but simply suffering from the infirmities of age; that would be a way out of it.

Members would welcome scheme.

16796. I will only ask you one more question. Speaking only from your own knowledge of working people in Birmingham, do you think if the offer were made to the friendly societies, without further interference than we have spoken of, to enable them to give a pension of 5*s.* for the same sum that they now give one of 2*s.* 6*d.*, that the vast majority of their members would gladly accept it?—All whose age would lead them to the expectation that they might receive it.

The Witness withdrew.

Miss AMY HURLSTON, called in; and Examined.

Chairman.

Trades and wages of women in Coventry and midlands.

16797. YOU are acquainted with trades in which women are mainly employed in the Midland districts, I think?—Yes, and more particularly with the metal trades.

16798. You reside at Coventry, I think?—I do.

16799. How did you come to be acquainted with them?—I served a short apprenticeship to watch-making, and from there to a knowledge of other metal trades it is not a very far cry; it is very easy to understand other metal trades when you have become a practical watchmaker.

Chairman—continued.

16800. But was there anything in your life that directed your attention specially to these questions?—Simply that my father being a watchmaker, I gained from childhood more or less knowledge of his trade, and had a great desire to learn the trade myself.

16801. But you are come here to speak, I think, on a great number of other trades not

Chairman—continued.

directly or indirectly connected with watch-making?—Yes, that is quite true. Inclination and interest in women workers led me to study women's work in other trades.

16802. You have no sort of official employment?—None at all.

16803. You are not connected with any society?—No.

16804. Well, we shall be glad for any information that you may give us. First of all, are you connected with any society for charity organisation or otherwise?—I am not.

16805. Are many women employed in the trades in your neighbourhood?—In the immediate neighbourhood of Coventry there is a great number employed.

16806. You have put into my hand a list of those trades?—I have.

tchmaking. 16807. Perhaps you would state the numbers, and at the same time the wages?—In watch-making I gather that there are about 1,000 women employed.

16808. And what would the wages be?—The average wage will be from 10*s.* to 12*s.*

le-work. 16809. The next is cycle-making?—In cycle-making there will be some 800 women employed, of which I think I said in my statement that there were 500 in Coventry, but closer inquiries lead me to think that there is a far greater number than 500 employed.

16810. And what would the wages be?—The wages will always average about 10*s.*

16811. Ten shillings?—I think in exceptional cases they have been more than that.

16812. Then the pneumatic tyre-making?—That is just a sort of corollary of cycle-making. There are not, I believe, more than 300 employed in that trade.

16813. And what wages will they get?—They will get about 14*s.* a week.

16814. I suppose it is a trade which requires more personal skill?—It requires skill, and it is a very much more disagreeable trade; the women who are employed in that trade frequently faint from the smell of the chemicals which are employed.

l and n-making. 16815. Then nail and chain-making?—I believe that in the districts of Staffordshire, Warwickshire, and Worcestershire there are about 4,500 employed.

16816. What are their wages?—They would be 4*s.* 6*d.* a week, on the average in the nail-making and 6*s.* in the chain-making.

ving. 16817. Then in textile weaving?—There would be about 900 in the immediate neighbourhood of Coventry and Nuneaton.

16818. And what wages would they be making?—From 9*s.* 6*d.* to 10*s.*

16819. Then we have silk and plush weaving?—There will be about 3,000, of which the greater number are employed in silk weaving; probably there will be only about 300 in plush weaving.

16820. And their wages?—Are from 9*s.* to 10*s.*; the highest average is obtained in the plush weaving. They average 10*s.* there.

-making. 16821. Then there is felt hat-making?—There are about 900, I believe.

16822. And their wages?—Are from 8*s.* 6*d.* to 11*s.* 9*d.*

16823. What makes the difference?—The

Chairman—continued.

8*s.* 6*d.* is the average earned by a lower grade of workers; the 11*s.* 9*d.* is the average earned by the higher grade, who are known as trimmers.

16824. Are they finishers, as it were?—No, they simply trim the hats.

16825. Well, then there is the umbrella rib making?—There are about 1,000 employed there, mainly in Birmingham. Umbrella rib making.

16826. And what are the wages earned there?—Their average wage will be 9*s.*

Lord Lingen.

16827. The nail and chain making I suppose is doing something or other to the nails and chains after they are made; they do not do the forging part?—Oh, no; they forge them.

Chairman.

16828. I suppose some of these women are married and some unmarried?—Well, the percentage of married women varies in various trades. Proportions of married and unmarried workers.

16829. Could you give us any notion of what the proportions are?—I know in watch-making the percentage of married women is practically *nil.*

16830. They are all unmarried?—Nearly all unmarried, except in cases where a husband is working at home, an out-door workman, his wife very frequently assists him in some of the rougher branches of his work.

16831. Why is it confined only to unmarried women?—Because a married woman has household duties to attend to, and they roughen her hands, and make them unfit for the fine work.

16832. The first reason would apply to all trades, that is to say, having a family to attend to?—Oh, yes; but it applies more particularly to the more skilled trades.

16833–4. Generally speaking, I do not want to go through all these trades, but, what is the proportion of married to unmarried women?—In cycle making there will be about 10 per cent. married.

16835. Yes?—In pneumatic tyre making, 5 per cent.; in the nail and chain making, about 50 per cent.

16836. Fifty?—About half; in the textile weaving, about 20 per cent.; in the silk and plush weaving, 40 per cent.; in the felt hat making, a very low percentage, but I have not been able to get it exactly; in the umbrella rib making there are about 55 per cent. married.

16837. That being the case, do these women make any provision against the future?—None whatever, or only very rarely. In making provision against the future, well, not against old age.

16838. Do they make any provision against sickness?—Against sickness and death, as a rule. Sickness, &c. provision.

16839. By joining some clubs or societies?—Yes, frequently; and in nearly all instances there are compulsory payments in the factories. They are compelled to subscribe to hospital funds, and generally to a sick club fund in connection with the works themselves.

16840. But as to old age and old-age pension nothing is done?—Nothing is ever done; it is impossible for them to do it. Cannot provide for age.

Chairman—continued.

16841. Now, do you think that, taking all their circumstances into consideration, they would be inclined, were a scheme offered to them, to subscribe to an old-age pension fund?—Emphatically, yes, they would.

But could subscribe to a pension fund.

16842. You think they would?—Yes.

16843. That is, I suppose, where the wages are adequate; you would hardly expect, I suppose, those who work at the nail and chain making manufactories, and who earn 4*s.* 6*d.* to 6*s.* a week, to subscribe to such a fund?—It would be impossible for them except where they have large families.

16844. And where some of the family were earning wages?—Where they were earning wages.

16845. Would you state your reasons for thinking why they would join such a society?—I have it on the authority of representative women in each trade; they speak for the whole of their fellow working-women, that if a scheme could be put before them giving them sufficient incentive to lay by twopence a week or something like that, they would willingly do it.

16846. I do not know whether you have seen Mr. Chamberlain's scheme?—I have.

Could not pay lump premium.

16847. You know that, in addition to the 2*d.* a week, he proposes that during a certain time there should be an initial payment of 50*s.*?—Yes; but that is in the case of men.

16848. Do you think the women would be able to provide the 30*s.* required for women?—They would not; or only very rarely they would.

16849. Very rarely?—Except where a girl or a woman belongs to what I should call a rather higher status, that is, is the daughter of the more highly skilled artizans, where the parents could afford to board and lodge her free of expense; then it is possible that she may save, otherwise never.

Could pay 2d. a week.

16850. What do you think are the methods of payment and the rates of contribution which would be most successful in attracting women who wished to get old-age pensions?—Well, excluding the nail and chain trades, I think that the sum suggested to me by more than one of these has been 2*d.* a week.

16851. Well, but 2*d.* a week alone, even if supplemented by an equivalent grant from the State, would not go far toward securing them a sufficient pension?—No; but their suggestion also is that the employer shall contribute 2*d.* a week for every woman he has in his employ.

Employers to pay same.

16852. In addition to her own 2*d.*?—In addition to her own.

16853. And then would you call in, in addition, the assistance of the State?—I would.

And State to aid.

16854. That would make a third contribution?—A third.

16855. And you think that, by these means, at a certain age, a sufficient annuity might be provided?—I do.

16856. What is the age that you would fix?—The age most generally fixed by the women themselves is at 55.

Pension age should be 55.

16857. Fifty-five?—They think that Mr. Chamberlain's scheme of paying them at 65 is too late in life; they are practically worn out at 50 years old for factory work.

16858. Do you think the employers would fall in with such a scheme?—Well, not where they were called upon to contribute a sum.

Chairman—continued.

Payments of women and employers to be compulsc

16859. Well, but your scheme seems to depend a great deal upon the co-operation of the employers; how would you get that; would you have that made compulsory, or would you leave it to the good feeling of the employers?—No; I think I would make it compulsory where women were concerned.

16860. Then would you make it compulsory, also, upon the women?—I think, yes. We exclude, as I say always, the nail and chain trade; but a compulsory scheme, from my own point of view, would be best.

16861. You think it would have little chance of success unless it were made compulsory?—Well, it would have distinctly more chance of success if it were made compulsory.

Even if lowe ing wages.

16862. Would there not be a danger of the contribution of the employers being deducted from the wages?—I think that it might tend to depress the wages.

16863. I suppose you would not desire that the State should have the power to fix the wages?—Oh, no.

16864. Then, if the wages are not fixed, what is there to prevent the employers from practically deducting their contribution from the wages that they give to those in their employment?—I think possibly they would deduct it from the wages, and then, again, I think they might not.

16865. Still you think, on the whole, that it would be in the interest of the workpeople that they should do it?—That they should deduct.

16866. I mean better for the scheme if the masters reduced the wages than have no scheme?—I do distinctly.

Payments to be returned on death before 55.

16867. You have observed I daresay that one of the alternatives of Mr. Chamberlain's scheme is that there should be returnable pensions?—Yes.

16868–9. What have you to say upon that subject?—I would make them returnable at death only.

16870. That is to say, supposing the age were fixed at 55, and the contributor died before that time, that whatever she had contributed or whatever had been contributed in her name for her, should be returned to her representatives?—What she had contributed herself should be returned to her representatives, yes.

16871. Would you add to that what the employers had contributed?—I do not think so.

16872. Putting everything together, do you think that the establishment of an old-age pension scheme is practicable?—It is practicable, but difficult for women.

16873. Do you think it likely to be adopted?—I think that it might be adopted.

Hard position of women no

16874. I suppose you are hardly satisfied by the provision made under present arrangements for the future of the women?—Very far from satisfied; distinctly dissatisfied.

16875. A very large proportion of the thrift of the men is directed to their own old age, and is not participated in except during their own lives by the women of the family?—Exactly.

16876. And that, I suppose, you feel to be a hardship upon your sex?—Very hard, a very great hardship.

Chairman—continued.

16877. Has there been any talk of women joining societies having branches connected with great societies like the Oddfellows or other societies?—I have not come across any.

Illustrative cases in trades.

16878. You have supplied me here with a large list of individual instances?—Yes.

16879. I will not ask you to go through the whole of those, but if you would like to mention any of those that might be illustrative of the opinions you have expressed, I am sure we should be ready to hear you?—I think that I would like to take two instances each in watch-making, cycle-making, and nail and chain making; and one each in the other trades. I would like to take altogether nine instances, with your permission.

16880. What case would you begin by quoting?—I will take one first in the watch-making.

16881. Well?—Shall I read that?

16882. Yes?—Shall I read the name?

16883. Do you think that the person whose case you are going to quote would object to have her name given?—In all cases the names have been given to me under promise of secrecy that they would not go beyond the ears of the Commission.

16884. Very good; then you had better say in that case the initials?—M. E. H., aged 26; shall I give the name of the employer?

Watch-making.

16885. No, I think not?—A finisher in the watch trade; she earns a weekly wage of 10*s.*, of which generally 6*s.*, and sometimes 7*s.*, is paid for board and lodging for parents with whom she resides. Is a member of a church burial club, paying 1*d.* per fortnight to receive 8*l.* at death. Was formerly a silk warper for nine years, at a wage averaging 14*s.* per week. Contrived to save a little money then, but being practically out of work for 21 months, her earnings were swallowed up. Being quick and intelligent, applied herself to learning a minor department of the watch trade, and is now tolerably proficient in a sub-division of finishing. Would regard the establishment of an old-age pension fund with marked favour, if voluntary and aided by the State, and could manage to contribute a weekly sum of 2*d.*, but not more.

16886. Is this an unmarried woman?—Yes.

16887. I think you said that in the watch trade they were, practically, all unmarried?—Practically all unmarried. The second instance is K. G., a polisher, aged 31, employed as an out-worker.

16888. What is a polisher?—She polishes the screws and the small steel-work in watches.

16889. Well?—She reckons to earn, taking good weeks with bad, and counting in holiday weeks of Easter, Whitsuntide, and Christmas, a weekly average sum of 12*s.*, of which 7*s.* 6*d.* is paid for board and lodging to parents with whom she resides; was formerly employed in the factory of a firm of watch manufacturers in Coventry, as a studder and putter together; that is, a sort of preliminary to the finishing process. It was machine work, and she had a standing wage of 7*s.* 6*d.* per working week of 52½ hours. She has never been able to save, and does not anticipate being able to lay anything aside towards a rainy day or towards making any provision whatever for old age. Sees no ultimate hope (according to present condition of things) of evading the workhouse should she live to extreme old age. Would regard the establishment of an old-age pension fund with much favour, and would be able and willing to contribute a weekly sum of 2*d.*

Chairman—continued.

16890. In both these cases that you have mentioned, and I suppose in those you are going to mention, they say nothing of the original, the initial subscription, 30*s.*?—No, I have asked them always if they have as much money as that.

16891. And you think they would not be able to?—They would not be able to put away so much. K. G. thinks that such a scheme should be a compulsory one. In stating the average rate of wages in watch-making it must be taken into consideration that there has been for several years, and is likely to continue for some time to come, a varying depression in the watch trade. In ordinary prosperous times about 15*s.* would be nearer the average weekly wage earned in factories, and a corresponding increase by home workers. It must also be remembered that watch-makers are heavily handicapped in not being able to temporarily turn to other trades in times of depression. Once a watchmaker is always a watchmaker, if the trade is to be followed as a mainstay, because extreme delicacy of touch is most expedient to those highly-skilled departments in which women are chiefly employed.

Difficulties of the trade.

Cycle-making.

16892. Now we will go to the cycle making?—They employ in Coventry 500, and in Birmingham about 300, I think. I told you that those figures are somewhat wrong.

16893. I think you said they were rather below the actual numbers?—Rather more than I had stated.

16894. What will be the average wage?—The average wage will be 10*s.* weekly, setting off the slack six months against the busy six months (season) of the year, and including the holidays of Easter, Whitsuntide and Christmas, one or two local holidays, and the usual fortnight given when the annual stocktaking takes place. There is a small percentage—ten per cent. would perhaps cover the ground—of married women who will be mostly under 35 years of age, wives of soldiers or of unskilled labourers and widows who have young children to support. Screw-making, milling, *i.e.*, the making of cranks, hubs and small things incidental to the manufacture of cycles, painting and plating are the chief departments in which women are employed.

16895. You wish to give us an instance?—Yes. S. L., aged 30, married, husband a private in an infantry regiment; has one child aged seven. Is a screw-maker; she earns an average wage of 10*s.* or thereabouts, but work is intermittent, and being paid by the hour considers she often fares badly in having to wait for work when she might be otherwise employed in adding a few pence to her scanty earnings. Receives half her husband's pay, but has a difficulty in making both ends meet even with this addition to her earnings. Pays about 9*s.* per week, and renders some slight household assistance in return for board and lodging herself and boy with a young married couple. Is assured in Prudential

Chairman—continued.

Assurance, paying one penny per week to receive 10*l.* at death. Employers deduct one penny per week "hospital money." Does not belong to any sick or medical club. Regards the old age pension scheme very favourably, providing it is voluntary and State-aided. Could manage twopence per week contribution, but considers that for every woman employed an employer should "contribute twopence to the fund, either directly "as a contribution or indirectly as a special tax." Is led to say this because she is "sure that the "work and that of other women working with "her is paid at only half or less than half the "rate a man would receive."

16896. Are the other cases generally similar to these, with slight differences, but generally of the same character?—Well, they vary in each trade.

16897. Is the variation at all essential to the consideration of the case?—No; they mostly have the same disbursements.

General views of women on pension question.

16898. In all of them, as I understand, there is a desire for an old-age pension?—Yes.

16899. There is the inability to provide the original lump payment of 30*s.*?—Yes.

16900. There is the readiness to supply 2*d.* a week?—Yes.

16901. And they wish the deficiency to be made up by the employers?—And the State.

16902. And to have a contribution from the Government?—Yes, that is so.

16903. If there is any variation from those, we would readily hear you, but if that is the universal character of these witnesses, it is hardly worth while, I think, troubling you about them?—Yes, except that there is one instance.

16904. Well, if there is one which you would like to read as being somewhat different, pray do so?—One, yes, that such a scheme should be State-aided, compulsory, and supported by employers of labour.

16905. State-aided and compulsory, the compulsion being both upon the working women and upon the employers?—Yes; she thinks, however, that between 14 and 18 a woman should be only expected to pay 1*d.* a week, the employer and the State paying the difference.

16906. Threepence?—Yes; because this woman says that from 14 to 18 the wage very rarely exceeds 6*s.*

Nail and chain-making specially poor.

16907. They have not attained sufficient skill to entitle them to the higher wage?—No, but that after 18 they can afford the twopence, except in the nail and chain making; they will differ.

16908. Can you make any suggestion for them, their wages being so very low?—I am afraid that I have no suggestion to offer for them. There is a large percentage of married women; perhaps the greater number are married, whose ages range from 17 or 18, on well towards the fifties, sometimes beyond that age, and who are for the most part the wives of colliers, pitmen, men engaged in various departments of the nail and chain trade, or deserted wives and widows with usually a family of young children to maintain. It is difficult to fix any average rate of wages, but amongst the nail-making women it would, possibly, not exceed 4*s.* 6*d.* to 5*s.*, and amongst the chain-making women certainly not more than 6*s.* They have certainly no chance of saving money, and even where the husband is in work, have great difficulty in staving off actual starvation. Many have frequent recourse to parish relief; and of the vast number who have come beneath my notice, there are few who do not anticipate the workhouse as the shelter under which they will ultimately end their days. As an instance, E. T., aged 36, married. Husband went to America 12 years ago, and has not since been heard of. Has three children, of whom the youngest is 11½ years old, and eldest a lad of 15, lately commenced to work in a coal pit, is earning 10*s.* per week. She is a nail maker, an outdoor hand, renting a shed in concert with five other women, all engaged in different classes of the same trade. She makes scuppers, which are paid for at the rate of 4*s.* 8*d.* per bundle of 53 lbs. weight, and of which she makes seven-eighths of a bundle per week, receiving thus a cash payment of 4*s.* 1*d.* Out of this sum she pays 1*s.* 6*d.* per week for breeze, *i.e.*, forge coals, 3*d.* for rent of shed, 3*d.* for hire of tools, and 1*d.* to trades union to which she belongs. Is not a member of any hospital, sick, or burial club. Reckons her net income to vary from 13*s.* to 13*s.* 6*d.* Pays 2*s.* 3*d.* per week house rent, and 1*s.* 6*d.* for coals.

Examples of hard life in these trades.

Mr. Ritchie.

16909. That is including the wages of her son?—Of her son: she pays 2*s.* 3*d.* for house rent and 1*s.* 3*d.* for coals.

Chairman.

16910. I suppose the low rate of wages at nail-making explains the reason why there are so few unmarried women employed in it; the married women could not afford to give their labour for 4*s.* 6*d.*, or only when it is an addition to their husband's earnings?—Yes.

16911. But in the case of young women the 4*s.* 6*d.* would be insufficient to support them?—Yes. In this case the balance of 9*s.* 9*d.* has to find four persons in food, clothing, &c. Gets foreign meat at 2*d.* per pound Sundays, and rest of week eat anything that they "can catch hold of cheap." Has worked 10 hours per day at nail-making for nearly 25 years. Does not think that any woman engaged in nail trade could contribute towards an old-age pension fund while unmarried, and during the earlier years of married life, but when the children are old enough to work might pay a trifle of 1*d.* or 2*d.* according to age of family, and number at work. Has never had parish relief, but expects to end her days in workhouse. Considers she will be worn out and past nail-making at 45—certainly at 50. Thinks if an old age pension fund be established, it should be maintained conjointly by State and employers of labour.

16912. And in that case without any contribution from the workwomen?—From herself; yes. The second instance is M. A. G.

16913. Do you wish to say anything as to the operation of the Poor Law upon the women employed in these trades?—I think not. M. A. G., a chain-maker, age 22, married; two children.

Chairman—continued.

16914–5. Now, in this case, is there anything that differs practically from the others?—Yes, there is.

16916. What is she?—A chain-maker, age 22, married; two children; husband is a rivet-maker, out of work. Works for no particular employer; gets work from whom she can; earns 6*s.* to 7*s.* per week of 56 hours, when work is to be had; generally earns only 16*s.* Pays 1*s.* 2*d.* for breeze, 6*d.* for hire of tools, 1*d.* to a burial club, 2*s.* 1*d.* to woman for minding children during day; leaves her net a balance of 2*s.* 2*d.* for her week's work. Husband gets odd jobs when he can while out of regular work, and manages to pay house rent of 2*s.* Picks up what coal they want from a pit bank a mile or two away. For the rest they live from hand-to-mouth, getting food as best they can, but always steering clear of charity. Do not look forward to anything but workhouse in old age. Considers if an old age pension fund were established, allowing 3*s.* 6*d.* to 5*s.* per week, "even the poorest of the old folk would be able "to keep things going, and never dream of want-"ing parish relief." Does not think it would be possible for any chain-maker to contribute to such a fund, unless there were several children able to go to work, and add a trifle to the family exchequer.

16917. Well, then, in her case, although the old age pension fund were established, she would not be able to enjoy it, from inability to subscribe to it?—No; she could not possibly contribute anything until her children were growing up.

16918. Then what she would look forward to would be an old-age pension given by the State, I suppose?—Yes.

16919. Have you anything further?—Shall I read a note I made at the time?

Special evils of nail and chain trades.

16920. Certainly?—More difficulties beset workers in nails and chains than in any other trade I have noticed. Not only are their surroundings harsh and narrow, but their standard of living is much lower, their powers of comprehension stunted more than developed, their physique dwarfed and impaired by the conditions under which they labour, and the constant hand to mouth struggle for daily bread, or rather for an approach to mere existence. Their perceptions are, and have been, continually dulled and blunted; and hampered by the evils following early marriages and consequent large families, whose maintenance is an intolerable burden, together with the existence of the middle-man and fogger, they have no chance of making provision against the time when they will be old and past work. Excepting only a comparatively few isolated cases, they prefer to adopt the "as it was in the beginning, is now, and ever shall "be," doctrine, and regard the workhouse as their proper refuge in their old age. Occasionally, a man manages to save a pound or two against the time of marriage; a woman rarely, if ever, and the two combined would possibly not, very probably not, in fact, be able to contribute anything towards an old-age pension, except perhaps during the first year of marriage, and then not again until the eldest child had reached the age of 14 or 15. Obviously, then, any scheme for the endowment of old age, as far as the chain and nail makers are concerned, would receive only the slenderest support. Other influences would need to come in and raise their rate of wages, or at least the conditions of their work, and of their lives, before they could get even the chance of assisting to make any provision for old age. A pension to workers above the ages of 50 or 55 would tend to lessen the glut in this labour market, and enable a future generation to provide against old age.

Chairman—continued.

16921. Do you wish to add anything to this evidence?—Not more to that.

16922. That is substantially what you have to say?—Yes, I think so. There is only one instance in which a woman has been able to lay anything by. Weaving trade: example of providence.

16923. In what trade was that?—In the textile weaving.

16924. Was that from the force of character in the woman, or the accident of getting higher wages?—No; I think it has been more from the force of character in the woman. She has the average, I think, of 11*s.* She is married. May I read that instance?

16925. Yes, read that?—S. A. C., age 31, married. Husband is ganger over platelayers, earning 22*s.* weekly fixed wage. One child, 10. Has worked at textile weaving for 20 years, and is now a forewoman in the employ of a woollen-weaving company at a weekly wage of 11*s.* Works eight hours in a day, from eight to seven in winter and six to five in summer. Does not contribute to any sick club, burial club, or hospital fund, but is a member, as is also her husband, of a Co-operative Society, to which they pay weekly 5*s.* 9*d.* for rent of house, under purchase. Maintains her aged parents. Could not let them feel the disgrace of charity or the workhouse. Cannot keep house on less than 25*s.* a week, including rent and rates. Considers the establishment of an old-age pension fund would be warmly welcomed and readily supported by women in the textile trade, and that they would pay a weekly contribution of 2*d.* or 3*d.* Would, however, advocate the pension becoming payable at 55, as 40 is quite old enough for a woman to leave off factory work, and as she nears the age of 50 employers are quick to discharge in favour of younger hands. In fact, as a rule, they refuse to employ women who are over 50. Would certainly like to see an old-age pension fund established on a compulsory and State-aided basis. Thinks every employer should also be compelled to contribute either by indirect tax or an annual or weekly sum of money, varying according to the number of women employed. I think that the other instances will be pretty much the same.

Special difficulties of pension scheme for women.

16926. Now, do you wish to add anything to that?—There are some obstacles to the establishment of an old-age pension fund for women, which (adopting the scheme of Mr. Chamberlain, and the National Providence League) may be enumerated as—(1) Intermittent employment; (2) low rate of wages now current; (3) marriage; (4) actual inability of married women to contribute anything during the earlier years of marriage and the upbringing of children, save only in exceptional cases; (5) the frequent cessation from work through physical or

Chairman—continued.

domestic necessities. A large number, perhaps the majority, of women are employed in what are really more or less season trades; that is, that they work full time only part of the year, and the other part slack. As, for instance, silk and plush weaving, textile weaving, cycle making, felt hat making, and, to some extent, umbrella rib making. The rate of wages is already low, the women in several trades asserting that they receive not more than half the money for the same amount of work as a man, and it is difficult to save the good weeks' wages against the bad when the same weekly payments are still to be made. Given a sufficient incentive, it is, however, possible that unmarried workers would make stringent efforts to keep up a weekly contribution; but in case of a compulsory falling into arrears, say, from sickness, continuing out of work for a period, &c., a special provision would need to be made in giving them a certain length of time to rehabilitate themselves. Then, again, in case of marriage, the woman most often will cease work for a few weeks, seeking employment, perhaps, only at odd intervals, more especially during frequently recurring periods of maternity, and up till, possibly, the first two or three children are able to go to work. In comparatively few instances a married woman worker can manage to keep up an unbroken contribution; but these would form exceptions to a general rule. It is not until several of the children are actual wage-earners that even a small sum could be spared from the family exchequer towards anything outside actual household expenses. The woman can work only at irregular intervals; the man is never certain of unbroken employment; and every sixpence earned is therefore of necessity to be stored away where it can be withdrawn at any given time when wages have sunk so low as to fall short of necessary expenditures.

Season trades.

Position of married women.

16927. Then it seems to come to this: that if there is to be an old-age pension established for women it must be upon lines of its own?—Yes, certainly, only upon lines of its own.

16928. Adapted to their circumstances?—Distinctly. The chances for and against saving for old age where women are concerned practically balance each other; that is to say, however thrifty she may be, a woman rarely earns more than sufficient to "pay her way honestly and dress "respectably," and maintain an appearance that will "give her a chance of marrying decently." I give you the words of a woman herself there. Few, if indeed any, women who have come beneath my notice during the last three years, I mean unmarried women up to and beyond the age of 25, have been able to lay aside a sum amounting to, say, 50*s.*, except when the parents belong to a certain well-to-do class of skilled artizans, and can afford to board and lodge the daughters free of expense; but these I should hardly consider a fair type of working women, generally being drawn from a slightly higher social status, though competing in the same labour market. The reasons for approval of and objections to an old-age pension may be briefly summed up as: (1) Given a small fixed sum weekly, payable from a certain age until death, women who could not otherwise "keep off the "parish" would be enabled to add to it two or three shillings weekly as the result of casual odd jobs, domestic work, &c., and, therefore, maintain themselves "independently of everybody, and "asking for charity from nobody." This, however, with reference to unmarried women. Marriage is regarded as a fatal objection, unless the money contributed from, say 14 until marriage, be made returnable without interest, or some special proviso be made for those years when they are compelled to let their contributions lapse. The ages at which payments for pensions should commence and cease are generally favoured at 14 and 55 respectively, for the reasons which you will have seen in the instances I have given. The amount of pension and age at which it should become payable is fixed by the women with common consent as 5*s.* at 55, for reasons I have already given you in the instances. The methods of payment and rate of contribution have been suggested to me by the women themselves as one penny per week from 14 up to 17 or 18, and thereafter twopence per week until reaching the age of 55. I have got it as voluntary here, as a voluntary scheme, but I think I have made a mistake in it: it should be compulsory. That each woman shall be provided with a receipt book in which her employer, being empowered to deduct a certain sum as contribution from her wages, shall enter week by week the said contribution as having been received by him. The advantages to women of a returnable over a non-returnable pension seem to be regarded by themselves as many and great. They consider that if the pension were made returnable at death they could afford a slightly higher rate of contribution, because they would be warranted in withdrawing from burial clubs (that is to say, that they would subscribe to only one burial club, instead of two or three, which is now the case often), on account of the greater advantages offered by a national old-age pension scheme. Doubtless a great proportion might be thus enabled to pay a weekly contribution of threepence. The prevalent idea, or rather view, amongst women is that, in case of the establishment of an old-age pension fund, in addition to its being voluntary and State-aided, a sum corresponding to that paid by each woman worker should be enforced as a contribution from the employer, on the score that wherever it is possible men's labour is supplanted by women at probably less than half the cost. This they would regard somewhat in the light of a law of compensation, while, on the other hand, they fear that such a method of procedure would suggest itself to employers as "a bit too high-"handed," and might tend to depress the already too low rate of wages. From the tone of employers I take it that such a measure would decidedly meet with their disapproval, more especially as one and all say that if trade were better more money would soon be earned, and women could very well spare a good contribution to an old-age pension fund. But the present outlook is black, trades do not improve, the labour market grows daily more overstocked, and workers must lighten their darkness as best they can, rather than wait for the evolution of a distant dawn that may or may not bring prosperity.

Summary views on pension scheme for women.

Ages of payments and pension.

Employers would not like compulsion.

16929. Then that is your statement?—Yes.

Mr. Chamberlain.

16930. Your inquiries have been confined to a particular district, I suppose?—Yes, chiefly to the district around Birmingham and country.

16931. Of course, in speaking of the nail and chain-making people, you are speaking of a class that for a long while has been exceedingly depressed?—Oh, yes.

16932. The trade is going, is it not?—Yes, it appears to be going.

16933. But they are not a fair average of working women?—No; I have remarked that I put them in, but we cannot take them as a fair average; they would be exceptional.

16934. Have you inquired in Birmingham itself?—No; I take the district of Old Hill, Cradley Heath, and down there.

16935. But in Birmingham itself are you aware that there are a good number of women who earn from 12*s.* to 18*s.* a week in the factories?—No; I speak now of the nail and chain trade.

16936. No, not in the nail and chain, but in some of the other factories; for instance, in Kynoch's Ammunition Works?—There is a high rate of wages there, I know.

16937. Women earning wages of that kind would be able not only to put aside 2*d.* a week, but they would be able to earn 25*s.* or 30*s.*, which is all that is required under my scheme?—But I would consider these women exceptional rather than general.

16938. Do not you think there is another very large class of women who would be able to subscribe, that is the domestic servants?—That I have not considered.

16939. Domestic servants are able almost invariably to put by money, and they would be able to subscribe to such a fund, would they not?—Well, I think it would depend upon what I should call the class of domestic servants, because those of whom I am speaking are down in the Midlands; there is a very large number of domestic servants in the Midlands who are employed at a very low rate of wages, you know; and I do not see how they could possibly put much aside; well, I say the large number who are employed by very small tradespeople, and so on.

16940. I was thinking, perhaps, of those who were employed by the middle class?—Yes, and by the lower middle class, you may almost call them girls who are working for a wage of only 2*s.* or 3*s.* a week; they could not spare much out of that.

16941. I should not think there are many of those domestic servants. You would not find them coming under 10*l.* a year?—Oh, yes; you find a very great number of them coming under 10*l.* a year. I think you would find 8*l.* a year very much nearer the average.

16942-3. Without going into detail, I only wanted to put to you generally that there probably would be a great number of domestic servants, at all events those who are employed at fair wages, who might be able to take advantage of such a scheme, even though they had to find the sums named?—That of 30*s.* before the age of 25, do you mean?

16944. Yes; and 25*s.* in the case of a friendly society?—Yes; there are exceptional cases in the higher grade of domestic servants where I should think it is quite possible.

Mr. Chamberlain—continued.

16945. Now, among these people are there many friendly societies for women?—I find really none amongst these trades. Saving power of women workers.

16946. Practically, they have no opportunity of saving now, have they?—No.

16947. Except they put into the Post Office Savings Bank?—Except they put into the Post Office Savings Bank, and the sums they are able to spare are so very small, and seem to them at the time so very trivial, that they will not be bothered to save them. Post office savings.

16948. Do you not think that in the case of married women the husband might be willing to make a joint insurance? It has been suggested to us by one of the witnesses that it would be taken into consideration in the marriage if it became customary for the husband to insure, and that he would expect his wife to be insured before he married?—Yes, that would be possible; but then, supposing the man is employed in some particularly intermittent labour, I take it that the subscriptions of course would have to be kept up. How are they going to pay the money? Joint insurance for married couples.

16949. Provision, of course, would be made for paying up arrears?—Certainly; time would be given. With time for arrears.

16950. Certainly, time would have to be given; it was proposed to give a considerable length of time for this purpose?—Well, then, in that case I think something like that would be taken into very favourable consideration.

16951. I think your opinion would be that all we could expect from an old-age pension fund for women would be that the better class of female workers and the better class of domestic servants might take advantage of it?—Yes.

16952. For the rest they would have to look to something else?—For the lower class of workers.

16953. Of course among the better class of domestic servants it is possible that the employers might, in order to induce them to save, find a part or the whole of the deposit?—Yes, it is quite possible, but as a rule a trifle improbable.

Mr. Ritchie.

16954. What do you think would be the effect upon the lower class of women who were employed at low wages if a State-aided scheme of old-age pensions were started, which would only be available in the case of the better class, the higher-waged women; what would be the effect upon the lower class, the small-waged, if they could not avail themselves in consequence of their small wages of a scheme, State-aided, which was availed of by the higher paid women?—That is a somewhat difficult question to answer. State scheme should be suited to all.

16955. Do you think it would lead to dissatisfaction if there were two classes of people?—I do distinctly think it would lead to dissatisfaction.

16956. The one, unable to avail themselves of the pension scheme because of their poverty, a scheme which was available only for the higher paid?—Well, I should regard that, and they would regard it as being extremely unfair.

Mr. Ritchie—continued.

16957. And therefore, although you might think that a pension scheme, to which the State contributed something, might be available in the case of the better paid working women, you would not regard any scheme which was only available in that way with satisfaction?—Oh, no.

Mr. Hunter.

Small weekly payments vital.

16958. You told us that the women were willing to pay 1*d.* a week, or 2*d.* a week. Does it make any practical difference whether the money is collected week by week in pennies or twopences or, say, in quarterly instalments?—It makes a great deal of difference; it makes all the difference.

16959. You think they would not be able to pay a quarterly instalment of 1*s.* where they could pay a weekly instalment of 1*d.*?—I am quite sure that they would not. It is so much easier for them to pay 1*d.* a week, and they say themselves they do not miss it; whereas, if it were left until it amounted to 1*s.* or 1*s.* 6*d.*, they would look at the money very carefully, and not part with it.

Mr. Stuart.

Nearly all would pay.

16960. Do you think that the women to whom you refer would be themselves a large number anxious to avail themselves of this scheme?—I do. I think that by far the greater number, if not all, with a few exceptions, would avail themselves of this scheme.

Sick funds, &c.

16961. Do they already avail themselves of a benefit society for sickness or anything of that kind?—Well, nearly every working woman contributes to a medical club or a sick club fund. Is that what you mean?

16962. Yes; they do contribute?—In nearly every case married women contribute 1*d.* a week to a medical club.

16963. Do they contribute to anything else. Do they contribute to anything to support them when they are out of work?—Oh no, never.

Women fear want in age.

16964. Then you think they would prefer to contribute to this old-age pension scheme rather than contribute to a trade union, for instance?—Yes; there is a great deal of what shall I say, caution, fear, amongst women contributing to a trade union as a rule.

16965. They fear being unprovided for old age?—Yes.

16966. And it is present with them—the fear of that?—The fear of old age.

16967. Yes?—Yes, as a rule.

16968. Even with the young ones?—Yes.

Mr. Humphreys-Owen.

Employers and trade unions.

16969. Do you think that there is any apprehension of disfavour from their employers, and that that is one reason why they do not form trade unions?—Well, I would like to give you an instance in answer to that of a rule which I copied in a very large factory a day or two ago as your answer. May I do that?

16970. Yes, please?—In this one factory in particular, the idea of fear suggested itself forcibly from the general tone of the women, and especially when in a code of rules placed in a conspicuous position and printed in bold type, I read—"No person employed at these works shall "join or become a member of, or be in any wise "interested in, any trades union, or association "or federation of men and women, having objects "similar to that of an ordinary trades union, on "pain of instant dismissal."

Mr. Humphreys-Owen—continued.

Mr. Broadhurst.

16971–3. Where is that firm?—Nuneaton.

16974. What business?—Felt hat-making.

16975. Hat makers where women are employed?—Yes. I may tell you they were the chief firm affected by the strike of 1892.

Mr. Pell.

Age of marriage.

16976. At what age, generally, do the people in the trades that you have been referring to marry; the women—at about what age?—Well, in watch-making I should put it as towards 25; in cycle-making probably a couple of years earlier.

16977. Younger; that will be 23?—Yes.

16978. In pneumatic tyre-making?—Nearly 30. The wages are higher, and they can afford to remain unmarried much longer than the others can.

16979. Is that the reason?—That is the reason that they have given.

16980. I will not ask any further, unless there is any exceptional trade where they marry young?—In the nail and chain-making trades they marry about 17.

16981. And the wages are very low there?—They are extremely low.

Women sometimes expected to keep husbar

16982. I have heard the statement made, as to a large town not far from Coventry, that a young man will not marry till his wife can keep him. Have you ever heard it stated with regard to marriage at Coventry, that the man expects the girl to keep him, to be in sufficient work to earn sufficient wages to keep him, before he will marry her?—I will give you the answer of a woman who answered me the question herself. I asked her much the same question. She said, "Husbands are no good in these days. It "is we that have to keep them, not they that "keep us."

16983. That is just what I wanted to know. Then you would answer the question in the affirmative, that marriage is sometimes regarded by the young men at Coventry as a means of helping to keep themselves?—Just as a sort of speculation.

16984–5. You have made a very remarkable statement, a most interesting one, with regard to the industries at Coventry; did you prepare it entirely yourself?—Entirely. I may tell you that it has been of more than ordinary interest to me.

16986. You have stated that you do not think, on the whole, that the men's wages are sufficiently good in Coventry to enable them to make any very great contributions towards an old-age pension; but do you hold the opinion which

Mr. Pell—continued.

some of us do, that good management in the house, where there is a married woman, almost goes further than good wages; you gave us one general instance of that, I think?—Yes, but I am extremely sorry to say that that is a solitary instance in 77 interviews.

16987. Do you think with that better knowledge of management (I will put it in that way), with a better knowledge of domestic management, the woman would be able to do a little more towards the pension fund?—I think you would have to have very good management, a very highly developed knowledge of management, when you have 18*s.* to keep house on and perhaps nine small children.

aving very ard with rge family.

16988. Do you know anything of the circumstances of women working in agriculture?—I do not.

16989. The question was put to you, I think, by Mr. Chamberlain, about the wages of domestic servants, that you stated were very low, not above 10*l.* a year. It only applies to one class, then?—You see, I spoke of the women with whom I have been associated, and, in the Midlands, by far the greater number of domestic servants would be employed at wages of not more than 8*l.* a year.

16990. With regard to these servants, do you think they would be able to make any provision for old age?—I do not see how they could.

Mr. Henley.

Watch trade.

16991. Am I right in saying that the watch trade of Coventry in the past has been a very precarious trade, and is largely dependent upon the prosperity of Wales. They depend very much upon the prosperity of the Welsh colleries?—Well, that is rather a narrow view of it. They depend very much, they have depended very much upon the miners in all districts in England.

16992. Then am I right in saying that the trade has been in the past a very precarious trade; there has been very great distress in it?—In the past less precarious than it is to-day.

16993. Was it not a fact that if it had not been for the bicycle manufactories in Coventry, the people would have been in a very bad way in Coventry—the watchmakers?—No, I do not think that you are quite right in saying that, for the reason I have given.

16994. How many of the women work in the bicycle factories?—Oh, a great number. I have given the number as 500, but I find I am wrong and that it is more.

16995. Assuming that the watch trade in Coventry is a very precarious trade, which I happen to know it has been in the past, do you think that the women who work at the watch trade, taking these bad times into consideration, would be able to pay up the back money which they would have to do if they were in an insurance scheme?—Well, it depends upon how long you are going to give them to pay it up in.

16996. Supposing the watch trade collapsed for three years, would they be able to pay the back money?—That would depend very much on the state of trade when they returned to it, if I may be allowed to say so. You see, if the trade were in a more than usually flourishing condition, then a woman could pay up three years' back money in an incredibly short space of time. If the trade were only as it is to-day, I think she would have no power, no chance.

Mr. Henley—continued.

Lord Linyen.

16997. Do these single women of whom you have been speaking live by themselves, or live in families with their parents, or with their brothers, for instance?—Nearly always residing with their parents.

Young women board with parents.

16998. Therefore the wages go to the family earnings, do they?—Yes.

16999. What I wanted to get at was this: are the wages of these working women whom you have been describing part of the family earnings, or are they their own?—Do they treat the father and mother, with whom they lodge, as they would the owner of a lodging house if they lived in lodgings?—Well, that is a somewhat difficult question to answer, but as a rule I think that their obligation, or whatever you call it, to their parents begins and ends with the money which they pay for their board and lodging.

17000. And there would be a something then over that. In the case of those who earned 10*s.* a week, if they paid 7*s.* there would be 3*s.* a week over for their clothes and for their own personal expenses?—Yes, but then, out of the 3*s.* a week that remains, it nearly always happens that a woman, an unmarried woman, pays 1*d.* a week towards a death club or a burial club, 1*d.* a week to a medical club; perhaps she pays as much as 3*d.* a week to death clubs, and then her employers as a rule deduct 1*d.* from her wages to a sick club fund or hospital fund, which would leave her, perhaps, 2*s.* 8*d.*

Club payments

17001. Most of these cases that you have recited are of comparatively young women, women under forty, are they not?—They would be nearly all cases under thirty, I think.

Cases quoted all young women.

17002. Therefore the hardships which you have been describing in their case are prospective. They have not yet come to want, or got to need the parish relief?—No; but they have it to look forward to.

17003. Do you know any persons of the same class who are older, we will say between 50 and 60, any of those who have already become paupers from this same class that these younger women are employed in. Have you known any of those?—No; I have not, I think.

Has not known women of this class from 50 to 60 who have become paupers.

17004. Should you say from what you have heard, and from your own general impression, that there is an exceptionally large number of female paupers in Coventry?—I should say from what I have personally noticed that the greater proportion of paupers in Coventry would be women.

17005. But whether there are more women in Coventry that are paupers than we will say there are in Birmingham, you have no means of knowing, or you have not considered?—No; I speak more particularly of Coventry.

17006. Although the large mass of the paupers may be women, is the number, compared with the number of women, do you think, exceptionally

Many women come on rates in age.

Lord Lingen—continued.

large. Take the working women now that are over 50 years of age, do you think the bulk of those become paupers?—I think that a very great proportion of them do.

Lord Lingen—continued.

17007. The majority would you say?—Well, I do not know that I could say the majority.

17008. But very many?—Very many I would say.

The Witness withdrew.

Adjourned till To-morrow at noon.

FORTY-SIXTH DAY.

Wednesday, 7th March, 1894.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

THE RIGHT HON. LORD LINGEN, K.C.B.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. JAMES STUART, M.P.
MR. A. C. HUMPHREYS-OWEN.
MR. C. S. ROUNDELL, M.P.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

Mr. WILLIAM DISLEY, called in; and Examined.

Chairman.

Occupation.

17009. Where are you living now?—In the small holding of Fronshonhugh, in the parish of Berriew, in Montgomeryshire.

17010–11. What occupation are you now following?—A labourer, my Lord.

17012. What were you before?—I have been wharf manager for Mr. Tilsley, of Berriew, for four years until he closed the wharf. Previous to that I was in Bilston, Staffordshire, with Mr. Price, the Colliery, Mount Pleasant, as carter to begin, and then I was weighing-machine clerk afterwards.

17013. Have you been employed on the Great Western Railway Company?—A short time. I did not like it; I left it; that was previous to my going to work for Mr. Price, of Mount Pleasant Colliery.

Forden Union.

17014. You have something to tell us I think as to your opinions on the operation of the Poor Law?—Yes, my Lord.

Excellence of workhouse.

17015. You will begin perhaps with the in-door relief; what would you wish to say as to the in-door relief in the workhouse?—Well, I do not know so much of the in-door relief; I know that those that have been there in the Forden Union praise the in-door living of the Forden Union. I was speaking with a man that came out from there about a fortnight ago, and he said that he did not believe there was such a place.

Chairman—continued.

17016. How old was that man?—Well, he would be, I should say, 60 years of age, or nearly so.

17017. Do you know how long he had been in the workhouse?—He was very ill, and he was there I think about three weeks or something like that. He said it was only the name "union"; it was a splendid place.

17018. Have you had any other information about it?—No, my Lord, not as regards the in-door living.

Aged male inmates mo unmarried.

17019. Have you anything to say about the people who go into the workhouse generally?—Yes, my Lord. As a rule, at least I know at

Chairman—continued.

the present time, there are in the Forden Union, I believe, six old bachelors belonging to our parish, and I only know of two that are in that have been married—two old men.

17020. Do you connect in any way the fact that they were old bachelors with their being in the workhouse?—Yes, my Lord, I do.

17021. How?—Because if they had had a home they would not have been there, a number of them; they have never tried to get a home.

17022. What occupations had they followed?—They were all labourers, agricultural labourers.

17023. Did either of them explain to you why he had not married?—Well, I have heard one say, in particular, that he could not afford to keep a wife, and he found his money little enough for himself.

17024. I suppose that people earning the same wages as he had been earning had afforded to keep a wife, and had been none the worse for it?—Well, some of them a good deal better off than he was.

17025. He did not look after his wages properly?—He lives for the present time.

17026. Did you know these six men who were bachelors?—Yes.

17027. What sort of men were they?—I could name them.

17028. I do not want that. Had they been men of decent, honest lives?—I do not know anything against them, any dishonesty, only for spending their money.

17029. Where did their money go mostly, do you think?—Well, in the public-house, I think, most of it.

Old women.

17030. And about the old women; do you know anything about the women in the workhouse?—There are not so many now, I believe, of old maids in there as there was; a time back there was a great number of them in; there are very few of those now, I think, in the place.

17031. But are these old women widows?—Widows, and something of that, I think, my Lord, now.

17032. Do you know anything about their previous history; their character?—No.

17033. Were they fair specimens of their class?—Yes, my Lord, I believe they were.

17034. I see by the return that in the whole Union of Forden there were 131 in-door and 325 out-door. Have you ever heard any complaints of harshness on the part of the guardians in compelling old people to go into the workhouse?—No, my Lord, I have not. I have never heard any complaint from the union, nor have I heard any complaint of the administration of the outside either.

No complaints of harshness.

Out-door relief: amount.

17035. Do you know any persons receiving out-door relief?—Yes, my Lord. I know several that receive out-door relief.

17036. Do you know what amount of out-door relief they receive?—I think it is about 2*s.* a week, as a rule.

17037. Well, how do those people get on?—Well, they do some little work, what little they can do, some little odd jobs about, some little work that they can do, some light jobs.

Assistance of children.

17038. Do they get any assistance from their friends or families?—Yes; three that I know of do, in my district, just were I belong to.

17039. They get help from whom?—From their sons; one from a son, and the other from the son-in-law.

Chairman—continued.

17040. What are the son and son-in-law doing?—They are labourers; they work in the timber, nearly always, timber felling.

17041. Are those better paid than ordinary labourers?—Yes; I think they receive about 16*s.* or 17*s.* per week, and sometimes more in the oak felling.

17042. And have they families?—Yes, they have all families that I speak of.

17043. Do you think that they are in a position to be able to assist their parents without unduly stinting their children?—No, I do not believe that they could, without being short themselves.

Employment and wages.

17044. Do you think that is right?—I believe that is right, my Lord, because in our district the labourers' wages are very small; there are very few labourers in our district, nearly all the work that is done is done by domestic servants.

17045. By what?—Domestic servants, servants living in the house, the farmer finding them with food; and then the labouring men, the labourers, whom they employ, they usually choose to have their food in the house.

17046. What wages do the labourers get?—Well, if they have food in the house, they get about 7*s.* or 8*s.* per week.

17047. And then they get food and lodging?—They only have their food if they are labouring men; they go home at night.

17048. Then is their food and 7*s.* or 8*s.* per week all they earn?—All they earn, my Lord.

17049. Is there any employment for the women in your district?—No, unless it is washing. There are very few women work out; I do not know of any, well, perhaps one or two in the parish that do laundry work, something of that description.

17050. Is there much poverty in your district?—No, I do not see much poverty, my Lord. I think everyone seems to have pretty well to live upon.

17051. Do they keep their cottage decent?—Yes, the people are better in that respect than in many places, I believe. They are very clean about our place in the way of the cottages.

17052. Have you ever known any receive more relief than 2*s.* a week?—Well, I could not exactly say, my Lord; there may be cases where they have received 2*s.* 6*d.* I have heard of them receiving 2*s.* 6*d.*, but I could not state any.

17503. That is the most?—Yes, that is the most that I know of.

17054. Have you ever heard of a system of pension for old age?—Yes; you mean the Parliamentary scheme, my Lord?

Mr. Chamberlain's scheme.

17055. Yes, the Parliamentary scheme, which goes under the name of Mr. Chamberlain's scheme?—Yes.

17056. Where the workmen contribute so much and the State contribute so much?—Yes, my Lord, I have heard of that.

17057. Well, what do you think of it?—Well, from what I can make out of it, my Lord, I believe it is a very good thing if taken to by young men under the age of 25.

17058. Do you think that there are many young men of 25 who look forward enough to

Chairman—continued.

the future to make the necessary payments?—A number of them, are in friendly societies, and some look in that way.

17059. Do you think with their wages they would be able to subscribe both to friendly societies and to a pension scheme?—Well, I could scarcely say. I should hardly think they could very well in our district, where the wages are so small. As young men they might before they are married, but when they get to 25, if they are not married, then they are shortly afterwards, and, perhaps, if they went into it, they would not be able to continue their payments into both.

17060. If they went into it, that is to say, if they got the 50*s.* in a certain time, their contribution would be 2*d.* a week; do you think they could afford that?—They could afford that, my Lord, I should think.

17061. Do you think they would regard it as a great comfort to know that if they lived to 65, or even to 60, they would have an assured payment of 5*s.* a week in addition to anything else they might earn?—I think I should regard it, myself; I do not know what they would do.

Dislike to seek relief.

17062. Now do you find among them much fear that some day or other they will have to fall upon the poor rates?—Yes; I think that is the general feeling amongst them all, that, some time or other, they may be liable to be chargeable to the funds of the union.

17063. How do they regard the receipt of out-door relief; do they consider it a disgrace?—Well, I think that in our district they go to the utmost extremity before they will apply to the parish for relief; they would rather be in want for a length of time than they would apply for relief.

Relieving officer.

17064. Do you know anything of the relieving officer of your district?—Yes; the relieving officer of our district, my Lord, lives in Montgomery; he is five miles away from our place.

17065. Does he often come among the poor of your district?—I never see him there, my Lord, only when he comes to pay them on Friday.

17066. He does come to pay?—He comes on the Friday to pay.

17067. Have you ever heard any complaint of his being harsh or rude?—No, I have not.

Parish better area for relief than union.

17068. Have you got any scheme for improving the administration of the Poor Law; any suggestions to make?—Well, as far as our parish is concerned, there is very little relief, I think, distributed in our parish; I think it would be better for my parish if we kept our own poor instead of paying the union.

Cases of imposition.

17069. Anything else?—I think it would be much cheaper; the relieving officer could live in the parish, and then he could see deserving cases if there were any; he would be able to know that there would be no imposition.

17070. Have you known cases of imposition?—Well, we could not exactly say how many cases of imposition there were unless the relieving officer lived in the place, and was continually to and fro amongst them.

17071. Yes; but have you yourself known of any cases?—Well, I know a woman in receipt of relief who is said to have purchased a cow for her daughter, and afterwards paid 40*l.* for a cider mill for her son-in-law. There are doubts about that.

Chairman—continued.

17072. I suppose that is a report; do you believe it?—I do believe it, my Lord; and all the inhabitants of the neighbourhood seem very certain about it although we have no certain fact to prove it; but the son-in-law was always a drinking man, and he married the daughter, and they had no money, could not have had any, and when there was a small holding to be taken to, a cow was bought for the daughter and the son-in-law. Shortly afterwards there was a cider mill to be bought, and the man told him he could have it when he worked the money up, but as soon as he had it the money was required, and he had the 40*l.* for it at once.

17073. Was the mother-in-law, who is believed to have supplied her daughter with the cow, and her son-in-law with 40*l.*, in receipt of relief at the time?—Not at the time, my Lord, but she has been now for a length of time.

17074. But she was not at the time?—She was not at the time

17075. But did she become destitute?—Well, she is receiving out-door relief now, my Lord; everyone seems to suppose that she is not destitute.

17076. Does she get any assistance from the daughter or the son-in-law?—She lives with one daughter and son-in-law, but not with the one that she supplied.

17077. Does she get any relief from those to whom she had been so liberal according to the general belief?—Not that I am aware of; she lives with another son-in-law.

17078. Do you know what relief she is getting?—I believe it is 2*s.* per week, my Lord.

17079. Do you know anything about a sister of hers who had out-door relief?—Yes, from all that I can gather, she had out-door relief. I have tried to get at the very foundation of it; I have asked several, they seem all to say that she was in receipt of out-door relief at the time she married her second husband, and she was a very old woman when she did marry her second husband; and as she went to market one day, he was about the place, and he found upwards of 100*l.* hid in an oven. She was not baking, she had put this, I think it was about 120*l.*, in the oven.

17080–1. Were those supposed to be her savings?—Her first husband's savings.

17082. And you think she was in possession of those savings at the time she was supposed to be getting out-door relief?—Yes.

Suggests almshouses for old couple

17083. Now, as to the treatment of old people; have you any suggestion to make? You have said that you believe that they are very well treated in the workhouse, but have you any other suggestion to make?—Well, as regards every parish keeping its own poor, I would suggest that there should be a few almshouses in every parish where the old couples could go to live together, instead of going into the union in old age.

17084. I suppose you know that the guardians are bound to provide means for old people to live together, to give them a separate room?—Yes; of late years I believe they have, my Lord.

Chairman—continued.

17085. But you would go further and have almshouses?—Almshouses.

17086. As those people got very old and helpless, how would they be looked after?—Well, I would suggest that there should be one parish nurse to look after the most ailing, and then the others could look after each other.

17087. Do you know what nursing they have in the workhouse?—I believe in the workhouse they look after each other mostly.

17088. Have they a paid nurse there?—There is a matron; I suppose that there would be.

17089. You do not know whether there is a trained and paid nurse?—No, I do not, my Lord.

17090. Have they an infirmary separated from the workhouse?—They have a sick ward.

17091. Is there a separate wing of the poor-house intended for the sick?—Yes, I believe so, my Lord.

17092. Are there any points upon which you think that the law might be advantageously changed for the relief of old people?—Well, there is one thing; I think it is very hard on old people that have been living in the same home, we will say for 45 or 50 years, paying heavy rates and rent, and rearing a large family, that when they get very old—I mean when they keep a cow—when they get very old that they cannot have any relief or be helped in any way while they keep a cow; they are obliged to sell the cow before they can receive any relief. Destitution a hard test.

17093. They are obliged to show that they are thoroughly destitute?—That they are destitute.

Lord Lingen.

17094. Must they give up their home as well as the cow?—When they give up the cow they must leave that home, of course; the land and the house go together.

Chairman.

17095. What is the cottage rent usually in that part?—They differ very much, my Lord, from 3*l.* up to 5*l.* 10*s.* tent and oldings.

17096. Is that according to the size and convenience?—According to the size and convenience and where it is situated, my Lord.

17097. Have they usually gardens attached to them?—Yes, my Lord; they have, most of them, gardens belonging to them.

17098. Are there allotments there besides gardens?—Well, I do not know, strictly speaking, of any allotments; they are either small holdings or houses and gardens.

Mr. Roundell.

17099. What size are the small holdings on the average?—Well, they vary very much from three acres up to five, six, seven, and something like that.

Chairman.

17100. Are there any charities applicable to the poor in your neighbourhood?—Yes, there are charities, but we know but very little about them; they are in the hands of the clergy more than anything else, they keep those things pretty secret; we do not know what they are exactly; I do not know. ndowed arities.

17101. But are they for the poor or are they for some other purpose?—There is one lot that I know for the poor; there is another kind for education.

17102. And what do the poor get out of it?—They give them blankets, I think, and flannels and something of that kind, at Christmas out of that one.

17103. Do you know how much the charity produces?—No, I do not, my Lord.

Lord Lingen.

17104. Are the trustees of it local parishioners?—Yes, I believe the trustees are local people.

Chairman.

17105. Anybody besides the clergymen and the churchwardens; do you think something might be done by a better organisation of the charities in your neighbourhood?—By that, my Lord, I meant that in those special cases where the man had to sell his cow it might prevent him doing that if there were some charitable organisation established and several parishes combined for that purpose, and have a charity Sunday like—through the chapels and churches—a collection once a year. Need of organised charity.

17106. It would be voluntary?—That the gentry and all those who chose to contribute as well, to form a nucleus of a fund for that purpose to assist special cases. I may mention now I am on about a man in my district now. The last winter he had the misfortune to have his hand very bad, and he was obliged to have two fingers taken off. Now that man would not receive anything from the union till his family were really starving, and then he did go and ask that they would pay his doctor's bill. I was thinking at the time how handy it would be if there were some kind of organisation to help a case of that description.

17107. So as to prevent his going to the guardians?—Yes, my Lord.

17108. Well, did they pay his doctor's bill for him?—Yes, my Lord, I believe they did.

17109. Have you many tramps in your part of the world?—There is a great number, my Lord, passing through and going into the union. Vagrants.

17110. We are only dealing with the aged poor, and I suppose the tramps are generally in the prime of life, and not very old. Well, what do you say about the treatment of tramps?—Well, I have a scheme of my own as regards tramps. I do not know whether it would act or not. I should like to see professional tramps distinguished from the genuine working man as regards their treatment. I should like to see them treated much more strictly than they are at present. I should like to see them kept in the union for a week, and kept hard at work when they did go there, because whenever you speak to one they always tell you that they never did work, and they never intend to do so.

17111. That was candid, did they say that?—I have heard them say that; nothing kills them so bad as work, and if they were kept in a union for a week it would cure some of them. But the way to distinguish genuine labouring men from the tramp is the question. I think this, that the genuine labouring man before leaving his native town or village should be provided by

Chairman—continued.

his late employer with a certificate showing how long he had worked for him and reasons for leaving. He should show this certificate to the master at the union where he stops for the night, who should stamp it with the union stamp. This certificate would show how far the man had come and how many unions he had been in. He should be treated with far more consideration than the professional tramp, and should be let out in the morning to try to find work.

17112. Trade unions do something of that sort, do they not, for their men; they provide them with a certificate?—Yes, but the trade unions men do not go into the union as a rule; they are helped from town to town. It is these that go into the union that I have here.

17113. Is there anything more that you would like to say?—As regards the superannuation fund, we were speaking about that just now.

17114. Yes?—I do not think that friendly societies are the proper medium for the purpose.

Risks of State aid.

17115. What is your objection to the State meeting the friendly societies and trade unions and providing a superannuation fund? At present you know they do not provide superannuation funds; what is your objection to the State co-operating with the societies and unions in providing a superannuation fund for old people?—Well, I have been thinking that there might be objections, and I have had that over in my mind, that there might be objection in that respect.

17116. On what grounds?—Well, people might say that if the State aids those they should aid for other purposes, that is the chief objection that the country might arrive at. I was thinking about it.

17117. Does not that seem to be rather an unreasonable alarm?—Well, it does when I have looked it over, and I put it I find in the end, that there is no analogy, or scarcely any, between the purchase of a life annuity and the investment of money in trade, because Government has already given free education, and if it were to advance money for other purposes, I think that would be the chief objection; if it were to advance money for other purposes, that is, for the purpose of trade, to assist a man to set him up in business, or assist him in getting on some way or other; if it took that in hand it would soon come to be that half the nation would want to be set up by the whole of the nation; then if they should fail we should have a bankrupt nation. Whereas if the money is invested in the purchase of a life annuity, that would be a saving to the nation, because when he became of the age of 65 he would not want to receive any rates; he would not want to be relieved by the rates; it would be a saving in the end.

except for annuities.

17118. Then I understand that you think that every man should provide his own annuity at the age of 65 without any assistance from the State?—Not as regards an annuity. I mean, my Lord, that the State should help to provide this annuity. I am in full accord with that, but not for other purposes, because that would be a saving to the nation and to the rates in the end. The money that was added to it, that money that they added to it would not go very far in old age in finding a man with out-door relief.

17119. You think that they would save the amount of rates or taxes that they would otherwise have to provide?—More so, my Lord.

Chairman—continued.

Lord Lingen.

Parish should administer poor law.

17120. Your chief recommendation, I think, is that the parish should manage its own poor affairs rather than the unions?—Yes, my Lord.

17121. You would want then a parochial board of guardians, I suppose, instead of the union one now; you would want several guardians, for instance, for your parish?—Yes; I think that under the parish councils that could be easily managed, now that we have parish councils.

Cost of almshouses.

17122. But you thought for a certain number of aged poor that you still would want, if not the workhouse, almshouses?—Yes, my Lord.

17123. Do you think you could reckon upon such a rate as would borrow the money to build those houses, and pay off the debt when it was confined to the parish?—Yes, my Lord. I think if the money were borrowed well at the lowest interest they could get, at 3 per cent. or 4 per cent., and could extend over a period of 30 years, so that this generation would not have exactly to pay it all, extend over a period of 30 years, I think the rates of the parish would in time pay for the building of the almshouses.

17124. That charge, of course, would be during the 30 years, in addition to the charge for the ordinary maintenance of the poor?—That is the interest, my Lord.

17125. But you still think that the better supervision that you would be able to exercise under parochial management would save, if not the whole, a good part of that extra expense?—I believe so, my Lord.

17126. Are you a guardian of your union yourself?—No, I am not, my Lord.

Mr. Henley.

17127. Do I understand you that you would like the out-door relief to be a parochial charge managed by the parish?—Yes, sir, I do.

17128. Now, what do you say to in-door relief; would you make that a general charge, or would you make it a parochial charge?—There would be very few want to go to the almshouse if it were a parish charge.

17129. But I am asking you that question about in door relief with regard to imbeciles and other cases; should you leave that a parochial charge, or would you make that a union charge?—A parochial charge, sir.

17130. Then it would necessitate building workhouses, or a parish paying for its poor when in the workhouse?—Build almshouses.

Aged living with childre

17131. That is another matter; I am speaking of the workhouse now. You mentioned the son-in-law in the beginning of your evidence who contributed to the support of his mother-in-law?—Yes.

17132. Well, he is evidently doing a very good part by his mother-in-law, because he is not liable to do it. Is he assisting her in money or in goods?—That is more than I can say, sir; she lives with him.

17133. She lives with him?—Yes.

17134. Does she take any part in the management of the house?—She nurses the children, I

Mr. Henley—continued.

think, and she has her parish pay of 2*s.* a week, and she resides with the son-in-law.

17135. She gets the 2*s.* a week from the union, and she lives in the house with the son-in-law?—Yes, with the son-in-law.

17136. Now with regard to the out-door poor; of these you have 325 people, on the 1st January, receiving out-door relief; are any of those living in cottages with land except a garden?—I believe they are all in cottages and gardens.

17137. A cottage and a garden?—Yes; there is none of them that keep a cow that receive relief.

17138. But they are living in cottages?—In cottages.

17139. And receiving relief?—Yes.

17140. Do the guardians, before they give them relief, deprive them of any of their furniture in the house?—No, I am not aware that they take any furniture of them.

17141. They would allow them to receive relief, and keep their furniture?—Keep their furniture.

17142. You have told us about some cases in which, in your opinion, there had been a great imposition. Was the attention of the relieving officer called to those cases by you or anyone else?—I know that when this woman applied for relief the relieving officer told her plainly, in the hearing of several, "You lend me your purse, "and I can pay you."

Chairman.

17143. To which of them did he say that?—To this woman who is reported to have found the money for the cow and the cider mill.

Mr. Henley.

17144. Did the relieving officer report that to the guardians, do you know?—I cannot say that he did, sir; but he was heard to say that to her when she was applying.

17145. Did you or anyone else report it to the guardians of the parish that you considered a person was receiving relief who ought not to receive it?—It is a number of years ago. I was not a householder myself. I was not married then.

17146. How many years ago was that?—It would be about 18 years ago.

Mr. Roundell.

17147. About the relieving officer, do you hear any complaints of any harshness on his part when he puts his questions to the poor people asking for relief?—No, I have never heard anything.

17148. You have told us just now that you were in favour of a State pension, and that it might be taken up by young men before marriage and under 25?—Yes.

17149. I want to ask you this, why should not the same provisions for old age be made by a young man becoming a member of a friendly society now that the friendly societies are offering greater advantage in providing for old age?—Well, my chief objection to friendly societies providing for old age is this: if a man, through sometimes no fault of his own, is unable to pay up his contributions, after a length of time they expel him, and then he is thrown out, and he

Mr. Roundell—continued.

may be paying for years and years, and something may happen that it will be unable to continue his contributions, perhaps through no fault of his own, he would then be expelled, and cast adrift, whereas a Government affair would only deduct so much percentage for his arrears. Should not in State scheme.

17150. Do you know about Mr. Chamberlain's scheme?—I have seen a copy of it in our district.

17151. The point of it is that a young man would have to pay so much a year for so many years up to 65 in order to get his pension at the age of 65; would not the same argument apply against that, that you have just urged about the friendly societies; a man falls sick, out of work, could he continue his contribution to the pension scheme?—No, he might not continue his contribution to the pension scheme, sir, but he would not be liable to be expelled.

17152. But then he would lose his right to the pension, would he not, if he did not contribute the proper sum year by year?——

Chairman.

17153. I may mention that that has been anticipated, and that Mr. Chamberlain proposes to make an arrangement for those cases.

Mr. Roundell.

17154. I am aware of that; but I think that is only for a limited time if I remember; I mean for two or three years.

Chairman.

17155. A year or two.

Mr. Roundell.

17156. Then again, you are in favour of almshouses, but if the old people are well treated in the workhouse would there be any objection to old people and married couples, who could live together in your workhouse, living there?—They seem to have a great dread although they are done well by in the workhouse from anything I can find out; they seem to have a great dread about going there. They are going there amongst strangers; they seem to lose their independence; they do not care to go there amongst strangers; they would rather almost starve outside than go in although they are well treated there. Dread of workhouse.

17157. Then you told us when you spoke about the desire to retain the same home, and the cow; about many of them having the small holdings; is it found that any of those who have had the small holdings come in old age upon the parish?—Those that have real small holdings where they only keep one cow are in our district quite as bad or worse off even than the cottagers; they charge so tremendously dear for a small holding where they keep one cow. Rent and holdings.

17158. I think you said the small holdings average from three acres to five or six?—Yes.

17159. Can you tell us what the rental is, as a rule, per acre?—Well, I pay 12*l.* 10*s.* for 5½ acres, but if it is not well looked after it will grow nothing but gorse and briars. I can only keep one cow upon it, and I pay 12*l.* 10*s.* rent.

Mr. Broadhurst.

17160. Do you pay the rates?—Yes, I pay the rates as well,

Mr. Broadhurst—continued.

17161. And tithe?—Yes, and tithe as well; my tithe is about 6*s.* a year now.

17162. What is the total?—Altogether, my rent, rates, and taxes come to about something a little over 15*l.* in the year.

17163–4. Three pounds an acre?—Yes, nearly 3*l.* an acre.

Mr. Roundell.

17165. You spoke about your desire for the establishment of some charitable organisation, and you think that could be done if several parishes were to combine together, with the aid of collections in church and chapel?—Yes.

17166. Has that idea been at all talked about by the people in your part?—No; it was an idea of my own, sir.

17167. Have you a cow club in your parish?—No, sir, we have not.

Mr. Broadhurst.

Wages and power of providing.

17168. What are the wages of the ordinary labourer in your part, the farm labourer?—The farm labourer, where there is a farm labourer kept, I believe his wages are about 13*s.* per week; the estates' labourers receive about 14*s.*, I think.

17169. Which do you think would be the most important thing for a man to provide for, sickness or old age, a pension say at 60 or 65?—Well, as a rule, and as far as I myself am concerned, and I think most in our parish, we are pretty well provided for in sickness, we might get over sickness, but old age is the most important.

17170. Do you think that the labourers in your part would be able to provide both for sick clubs and an old-age pension?—I hardly think so, sir.

17171. And to a pension for their wives in addition?—Not with the wages. There are very few weekly wage labourers that live on their own food. At the present time, the farmers find them nearly all with their food, what the few they employ; the most of the work is done by domestic servants in the house; there are very few labourers.

17172. And then their wages would be, proportionately, less; they would not get 13*s.* and food and lodging, would they?—No; they do not get 12*s.* when they are found by the farmers, if you reckon what the keep is now, because everything is so low.

17173. How much does the man get in wages—in hard cash, I mean—who is living on the farm and feeds in the kitchen?—Seven shillings or 8*s.* per week.

17174. Do you think he would be quite able to pay both his sick club and the pension fund?—Not and keep his wife and family, sir.

17175. He could not?—No.

17176. Would you think it was his duty first to provide for sickness rather than for old age?—Old age is the most important; I should hardly say.

17177. But it is not certain; he might live to be 60 years of age or 65; it is pretty certain he will be sick at some time or other?—Yes.

17178. And perfectly certain he will die at some time, so he wants funeral allowance?—Yes; but if he were provided for old age, die when he would, his family would have it.

Mr. Broadhurst—continued.

17179. There is no provision for burial in the old-age pension and there is in the sick club?—Is there not one part of it they call the returnable scale, sir; I think there is.

17180. There is no funeral allowance there; that is only to be returned under certain circumstances, but that is a much higher payment than the other?—It certainly is the duty of everyone, if he can, to provide for sickness as well as old age—if they can.

Dread of workhouse.

17181. And the people in your part of the country dislike going into the workhouse?—Yes, they have a dread somehow of the workhouse, although they know they are well done by; I have never heard any complaint; I have heard several speak who have been in the Forden Union, who have come out.

17182. No complaints?—No complaints.

17183. But they do not like it?—They do not like it; their going amongst strangers, they do not like it.

Mr. Stockall.

17184. Their freedom is gone?—Their freedom is gone; it destroys their independence.

Friendly societies.

17185. What friendly society have you in your neighbourhood?—We have but one near us, that is the Loyal Rhiew Lodge of the Manchester Unity of Oddfellows.

17186. Are there many old men in that lodge?—It has not been established many years.

17187. And the members have not grown old enough?—The members have not grown old enough; there is not an old man in it.

Mr. Humphreys-Owen.

17188. There was a club in the neighbourhood which broke up about 10 or 12 years ago, was there not?—Yes, the Ancient Order of Foresters; it was called the Court Glansevern, I believe. It was held at the Glansevern Arms.

17189. Do you mind telling us why that club was broken up?—The Foresters Club, sir?

17190. Yes?—Well, I believe it was something through the fault of the secretary and treasurer, the money could not be found satisfactory when they came to audit; I believe it was something of that, that the members began to clamour for the money to be divided, that they were afraid that their money was being smuggled and they were losing it.

17191. However, there was a large sum in the club, was there not?—There was a large sum of money in the club, and it was divided, sir.

17192. I think you were born in the parish, were you not?—Yes, sir.

Wages and improvement of living.

17193. Can you tell us whether there is much difference in the rate of wages now, and when you first remember?—Yes, my father when he used to work at Vaynor, he used to work for 9*s.* a week, and keep a family of seven children besides himself and wife.

17194. At a large house in the parish?—Where I live, there he lived; we have lived there between us 50 years. I am 44 years of age myself.

17195. He was a woodman?—Yes, at Vaynor.

17196. I suppose the living, the food of a labourer, is very much improved compared with 40 years ago?—It certainly is; we always had

Mr. Humphreys-Owen—continued.

plenty to eat even at that time, it was sometimes rough, but we always had plenty of it.

17197. I think you mentioned that some of the people in the workhouse had never paid anything to the rates?—Yes, the old bachelors never had a home, and certainly they never paid to the rates.

17198. And you think it is not fair that people who never paid to the rates should have exactly the same treatment when they grow old as men who have been ratepayers all their lives?—I certainly consider it very unfair that they should not be made to contribute, those that have no home.

17199. Would you make them contribute?—Yes, I think I should make them contribute on something the same lines as if they were paying to an illegitimate child; everyone over the age of 25; but at the same time when they became a ratepayer, I think the franchise should be extended to them; they should have a vote as well; it would be much better that they should be rated, it would bring in the funds, so that those children who are often unable to support their parents in old age may not be compelled necessarily to do so; the rates would be increased that much more.

17200. Do you think there are many cases of hardship in your immediate knowledge in consequence of children being forced to contribute to the maintenance of their parents?—No, I do not know that there is any hardship; in our union I do not know of one man who has a family who is paying anything toward the support of his parents.

17201. Of course, if you thought a man was able, you would make him contribute, would you not?—I would make him contribute, a relative; but if he had a family, I think he would have quite enough to do to support his own household.

17202. That is on the wages which are current in the parish?—Yes, sir.

17203. Now about the charities; there are about from 20*l.* to 25*l.* a year distributed every Christmas in articles of bedding or of clothing, that is sheets, blankets, or flannel?—Yes, sir.

17204. Do you think that that 20*l.* to 25*l.* could be employed in any better way?—Well, I could not say; if it was either in food or coals or something that way, it might be.

17205. If it were proposed to make it into three pensions of about 8*l.* a year to deserving old people you would not think that so good an employment, or would you?—I should say it would be quite as good, sir, because I know that there was dreadful grumbling about it last Christmas. One man told me that his brother's wife had had it, flannel and a blanket, or whatever it was, and her husband, in receipt of about a pound a week.

17206. You look to the parish council to look more sharply after things of that kind?—To look after things of that kind.

17207. Apart from instances of mismanagement, or anything like that, the point I want to get from you was, whether you would have it concentrated in pensions to a small number, it would only be about three, or distribute it in those small sums which are worth about 5*s.* a piece, to a much larger number?—I think it

Mr. Humphreys-Owen—continued.

would do a permanent benefit if made in three pensions; for those who just receive the 2*s.* 6*d.* or 5*s.* it is very useful at the time, but they hardly know that they have got it when it is distributed among so many. Would be useful for pensions.

17208. About your recommendation about almshouses, Mr. Henley asked you what would be done with the union workhouse. I suppose your view would be that practically there is no need for a workhouse for our parish, because there is next to no necessity for treating any of the poor indoors, if you had the almshouses for the old?—Yes, that was my idea; you could either sell the union, or do something with it for our own district. I do not think we should want but a very few almshouses. Almshouses.

Chairman.

17209. But you told me that you wished the almshouses for the sick and the old married couples?—Yes.

17210. But a large portion of the aged poor who are in the workhouse now are not married. Would you have almshouses built for such persons as you have described; that is to say, old unmarried people who have spent a large portion of their wages in the public-house?—I had another scheme for such as those.

17211. What was that?—That the parish councils should take so much land, something in the way of a farm somewhere near the almshouses where these men—once a man gets over 50 the farmer does not want him if he can get younger men—and these men could be employed upon this place and paid according to what they could earn; if they were only worth 4*s.* or 5*s.* a week let them have it; that would keep them from the union until the very last, and then there may be one of the almshouses used for that purpose. Suggests parish farm to give work to aged.

17212. Well, then, the workhouses are also used for young people and for children?—There could be a small orphanage attached to them as well, and the parish nurse could look to the children until they were able to go to school, and let them attend the parish school. I think that would be an improvement on the boarding-out system.

Mr. Humphreys-Owen.

17213. Do you think that a woman could take advantage of Mr. Chamberlain's scheme; that is to say, could she find the money which is demanded by it?—A young woman could do it very well; but I hardly know how it would be if the husband and wife were in the scheme, after they got married, you know. There would be the two pensions to pay all the time; every year. Power of women to contribute.

17214. Do you think that a woman could, first of all, pay 1*l.* 10*s.* before she is 25, and then go on paying 8*s.* 8*d.* a year until she is 65?—Well, we should think that it would be quite possible to do that.

17215. You think it would?—Yes; it is not much. The servant girls get larger wages before they are 25; they get from 10*l.* up to 25*l.*

17216. But those of them who do not get into such good places; there are some who only get into farmhouse places, and would not get so much wages?—A good farmhouse servant, if she is able to manage a dairy, will get 14*l.* or 15*l.* a year wages.

Mr. Humphreys-Owen—continued.

Undeserving paupers.

17217. How should you treat the undeserving cases; there are some, of course, people who have been not merely idle but absolutely dissolute?—I think there is no help for that under the present system but sending them to the union.

17218. You think that we should have to keep up the workhouses for extreme cases like those as a sort of penitentiary?—It is curious to say what to do with those, because you could not turn them out on the road.

[The Witness withdrew.

Mr. John Valentine Stevens, called in; and Examined.

Chairman.

Occupation.

17219. What is your occupation?—I am a tin-plate worker, my Lord.

17220. Where?—I work at Holloway Head, Birmingham.

17221. You have given some thought to the subject of the provision of pensions for the aged poor?—I have, my Lord.

Artizans opposed to Mr. Chamberlain's scheme.

17222. You have seen the scheme that goes by the name of Mr. Chamberlain?—I have.

17223. Have you any observations to offer upon it?—So far as I have been able to gather, the artisan portion of the working classes in Birmingham are nearly entirely opposed to Mr. Chamberlain's old-age pension scheme.

17224. On what ground?—They believe that they can better provide for themselves where they have sufficient wages, because the conditions of trades and occupations vary so much that no set scheme will be satisfactory to the majority of them.

Men have now a means of old age provision.

17225. How do they propose to provide for themselves when old age overtakes them?—For working men who have sufficient wages there is ample opportunity, they believe, at the present time, to provide for old-age pensions in the shape of their trade societies and in the shape of friendly societies. Of course I am speaking as regards the male portion of our population now.

Foresters now give reduced sick-pay for age.

17226. The friendly societies, as a rule, do not make provision for old-age pension?—The Ancient Order of Foresters have a pension scheme which they desire to make compulsory upon all new members joining the society. At the last high court meeting held in Bristol there was a resolution of that kind, but it was defeated by a large majority of that assembly, on the grounds, I believe, whether they be right or wrong, that their reduced sick-pay covers the requirements for old-age pensions. In Birmingham we have recently revised our rules as a district of that Order.

17227. Are you speaking now of the Foresters?—The Foresters, my Lord. They have recently revised their rules; and they take it that the reduced sick-pay is nothing more nor less than a pension. That idea, I think, as years go on, will die out, and they will desire to see what the Bristol executive council suggested; that is, that at a certain age, the age of 65, their sick-pay shall terminate, and they shall come on what is properly the pension scheme.

17228. Well, but these are things for the future. As I understand you, the proposition to found a superannuation scheme, with, of course, an increased payment accompanying it, was not accepted; was defeated by a large majority?—It was defeated, my Lord.

Mr. Roundell.

Payment benefits.

17229. May I ask what the witness means by "reduced sick-pay"?—"Reduced sick-pay" means in our district, and it means all over the country, that when a member has had full sick pay, that may be 8*s.*, 10*s.*, 12*s.*, or 14*s.* up to 1*l.*; when they have had their full sick-pay, that is the maximum allowance, for six or twelve months, according to the provision of their rules, then they shall go on half pay or quarter pay according to the length of their sickness.

Chairman.

17230. And is that pay to be continued through their natural lives?—That pay is continued through their natural lives; and I have some figures with regard to Birmingham how it comes out.

17231. Now you say that it is contended by some people that the payments that they make are sufficient to enable the Foresters to give this reduced pay in addition to the other pay?—Yes, my Lord.

17232. Without any increase of subscription?—In the district to which I belong that is contended; that is the opinion largely obtaining throughout the country.

17233. Is it your own opinion?—As far as Birmingham is concerned, I am satisfied, my Lord, that it is sufficient.

17234. You think they can go on paying the reduced pay during the natural term of a man's life, although he may live 10 or 15 years after he is unable to work, without danger to their financial security?—Quite so, my Lord. We have cases where men have been on 30 years; others 20 years, and others 10 years, and this society has been worked on this system now for over 50 years.

17235. Well, but do the Foresters pay to all their subscribers after the period for the large weekly payments has passed; do they pay them a reduced payment during their lives?—Yes, my Lord.

17236. They do it now?—Yes, my Lord.

Actuarial position.

17237. Do they do that after having taken the best actuarial advice as to the sufficiency of the subscription for those purposes?—They are valued quinquennially, and their last valuation, four years ago, came out 17*s.* in the £., that is in the aggregate; a number of Courts came out with over 20*s.* in the £.

Mr. Humphreys-Owen.

17238. Is that in that district, or in the whole Order?—I am giving the district. To meet what they think a slight deficiency they have increased the contributions to make up that deficiency, and they hope when their next quin-

Mr. Humphreys-Owen—continued.

quennial valuation takes place they will be thoroughly solvent.

Chairman.

17239. What was your former payment, and what is your present one?—Our former payment, from 18 to 21 I am speaking now; strictly the funds are divided; they are divided into sick and funeral funds, and of course there is the management fund, and most of the Courts have a subsidiary benevolent fund for the sick and funeral fund. Previously from 18 to 21 they paid 8½*d.* per fortnight; now they pay 9*d.* per fortnight; from 22 to 25 they formerly paid 9*d.*; they now pay 9½*d.* per fortnight; from 26 to 29 they formerly paid 9½*d.*; they now pay 10*d.* per fortnight; from 30 to 31 they formerly paid 10*d.*; they now pay 10½*d.* per fortnight; from 32 to 33 they formerly paid 10½*d.*; they now pay 11*d.* per fortnight; from 33 to 34 they formerly paid 11*d.*; they now pay 11½*d.* per fortnight; at 36 they formerly paid 11½*d.*; they now pay 1*s.* per fortnight; at 37 they formerly paid 1*s.*; they now pay 1*s.* 0½*d.*

17240. And there has been that sort of increase all through?—Yes, similar.

17241. Has that been with the view of providing funds for the reduced payment?—That is their object in increasing the contributions so as to bring themselves into a proper state of solvency, as last time they were valued they came out 17*s.* in the £, and they hope in the next valuation to come out 20*s.* in the £.

Mr. Humphreys-Owen.

17242. Would you forgive me interrupting? I think there may be a little misapprehension; I think that what the Witness means is this: that these contributions are for a certain benefit, for a certain period; half of the benefit for a certain other period, and a quarter of the benefit for the remainder of the illness. This, in the case of people over 65, is practically a pension, because they never recover from it?—That is so. Perhaps to make myself clear I had better clear up that point. These contributions provide, in the Birmingham Midland District, an uniform allowance for sickness.

17243. Would you give us the benefit which these contributions buy?—These contributions provide for 10*s.* a week for 52 weeks, and 5*s.* a week for the remainder of the illness, and 15*l.* at death. Should the wife pre-decease the husband, the husband has 5*l.* for her, which is deducted from his total funeral allowance.

Chairman.

17244. Well, but you have said nothing in this statement towards a contribution for old age, apart from sickness?—It is all put together, my Lord.

ade union d age funds.

17245. Very good. Then, you spoke just now of the trade societies; what provision do they make for old age?—The carpenters and joiners have a society; they number—that is, speaking nationally; they are a national society—they have 37,588 members, with 579 branches in all parts of the country. This society in the year 1892—their returns are not out for 1893 yet—spent in superannuation a sum of 6,861*l.*, at an average cost per member of 3*s.* 9¾*d.*, after

Chairman—continued.

being established 26 years. Superannuation is granted to members over 50 years of age not able to earn the usual amount of wages of the locality in which they work. This benefit is granted for life, if a member 18 years, 7*s.* per week; 25 years, 8*s.* per week.

17246. Do you think that society has been established long enough—I think you said 20 years?—Twenty-six years, my Lord.

17247. To test whether with those payments they would be able to meet their engagements?—No, my Lord, it is not in my opinion; but their system is, if there are more payments required they can levy their members.

17248. Now we go to the next one, please?—The Coachmakers' Society have a membership of 5,477; they spent in superannuation in the year 1892 a sum of 3,901*l.* 16*s.* 2*d.*, or an average per member of 14*s.* 2¾*d.* This society allows its members from 4*s.* to 8*s.* per week according to their length of membership; they are able to declare on at 60 years of age.

17249. And that would entitle them to a superannuation payment, would it?—No, it is according to their membership.

17250. What do you mean by "declaring on"?—They are able to "declare on" the funds; that is, they can "declare on" as a right.

17251. Then how much would they receive?—They receive from 4*s.* to 8*s.* a week, according to the length of membership.

17252. Have you the facts as to any other trade society?—Yes, my Lord; I have several others.

17253. But they are founded on similar principles, are they?—They are founded on similar principles to meet the conditions of the trade, and the conditions of the trade are very varied.

17254. That has arisen from the demand on the part of the workmen that some provision should be made for them when the time of old age and the incapacity for work arrives. That is so, is it not?—That is so, my Lord.

Objections to Mr. Chamberlain's scheme.

17255. I think you stated that the objection generally felt to Mr. Chamberlain's scheme was the limit of age?—That is one objection, my Lord; but there are others.

Age 65 too late for pension. trade union rules.

17256. What would you say about that limit of age?—I think, as I have shown by the statements from the sick societies, that they find that men are unable to earn a livelihood long before the age of 65, and, if you would permit me, I would show you that is so.

17257. Certainly?—We find that in the carpenters and joiners, the amalgamated engineers, and trade societies, where they have a standard rate of wages, a number of these societies will not allow their members to work lower than that standard. The consequence is, that when men are not able to maintain their speed with younger men, they lose their employment, and become, in many cases, destitute, and therefore the trade societies generally have considered that superannuation should begin when a man is no longer able to follow his usual employment; and if Mr. Chamberlain's scheme at 65 were adopted, there would be a long period, perhaps from 55 to 65, which would bring a state of destitution upon those who had to depend upon that scheme.

17258. Would you suggest another age, say 60 or 55, or would you think that the impossi-

Chairman—continued.

bility of fixing an age suitable to all trades and all persons is fatal to the scheme?—I think, my Lord, it is impossible to fix any age that would suit all conditions of labour, because, in cases of piecework trade like my own—piecework largely obtains in places like Birmingham—men are able to go on very much longer than they are in day-work trades, or where their sight is very necessary for them to carry out their occupation in a proper manner. In piecework trades, so long as men can maintain the standard of quality of the articles they produce, the employers are prepared to allow them to go on, knowing that any loss of speed falls upon the men and not upon the employers; and it appears to me that as time goes on men will fall out of the ranks of employment at a much earlier age than was formerly the case.

State interference with friendly societies.

17259. Does your objection apply to that portion of the scheme of Mr. Chamberlain that refers to the co-operation of the friendly societies?—I think it does, my Lord; it is generally believed that if the State should subsidise any contributions or any payments from these societies that they would require or demand that they should have a voice in the management of these societies, and that I believe the working classes are very much against.

17260. But do you mean the management of the whole affairs of the society, or that they would require certain securities as to the separation of the superannuation portion from the others?—That they would require certain securities, perhaps would demand that some actuarial standard of financial stability should be maintained, and perhaps make other safeguards that would hamper them in what they believed to be the free management of their society which they better understand and would be able to alter according to circumstances as they arise.

Workhouse dreaded and unduly pressed.

17261. Have you any observations to make upon the administration of the Poor Laws of Birmingham?—My Lord, I think the administration of the Poor Law in Birmingham, generally speaking, is very good, but I think that in some cases it bears very hard upon the deserving poor, very hard indeed. There seems a desire to limit parochial relief by forcing applicants into the workhouse, and this is generally objected to by the deserving poor; in fact many of the deserving poor would rather die of destitution than they would go into the workhouse.

17262-3. Is that impression consistent with the facts as to the amount of in-door and the amount of out-door relief in Birmingham?——

Mr. Hunter.

17264. But is not the out-door relief very low in Birmingham?—Yes.

Chairman.

Birmingham statistics.

17265. In Birmingham the number of in-door is 3,088; the number of out-door is 2,025; but that number of 3,088 includes at least 1,000 who are in the infirmary, so that, excluding those that are in the infirmary, the numbers would appear to be very much the same, in-door and out-door?—My Lord, that does not tally with the figures I have here.

Chairman—continued.

17266. What are your figures?—Pauper statistics for the week ending February 10th, 1894.

17267. This is on the 1st January 1891, well, what are yours?—Pauper statistics for the week ending February 10th, 1894, show that there were in the workhouse at the close of the week 1,381 paupers, an increase of 89 upon the corresponding week of last year, and in the infirmary 1,128, the same number as last year. In Marston Green Cottage Homes there were 416 children, an increase of eight; and in certified schools 164, a decrease of 13. The total number of indoor poor, including 866 lunatics in the borough asylum, was 3,955 as against 3,862 last year. The out-door poor number 962 as against 711.

Hard case of refusal of out-relief.

17268–72. Thank you. Will you pursue your argument?—You asked me, my Lord, if I knew of any cases of hardship in connection with the administration of the Poor Law. I have one here amongst other cases, Sarah Ann Dossett, 38, Bow-street, aged 67; she has been a widow for 33 years, and was left with six children, the eldest then 11 years of age. She used to obtain her livelihood by sewing boot upper tops, and keeping lodgers until the children were able to go to work. She has one son living who has been a soldier, no trade, barely able to keep himself and family, two daughters, one in South Africa, and the younger one married. She has living with her her grand-daughter, whose parents are dead; a brother of the girl died a fortnight ago (on March 2nd); she pays 3*s.* a week for rent, applied for parish relief and was told that the grand-daughter must go to Marston Green Cottage Homes; where children go from the Birmingham workhouse to be educated, and in the case of boys to learn a trade, and that she herself must come into the house. She is willing to go on doing what she has been doing, getting a little by sewing; if she could have a little allowance it would help her to carry on her home.

17273. You think that they ought to have given her some out-door relief?—I do think so, my Lord; it would have been cheaper in my opinion.

17274. And more humane?—And more humane, my Lord; yes.

Cost of indoor relief.

17275. Have you any other case that you would like to bring forward?—In this case if you would allow me, if Mrs. Dossett had been allowed 5*s.* a week for herself, and 2*s.* 6*d.* a week for the child, with the little she could earn, she would have been able to carry on her home and rubbed along comfortably; whereas, if she went into the workhouse it costs the ratepayers in the workhouse 7*s.* $10\frac{11}{10}$*d.* to keep the healthy paupers, and in the Marston Green Home it costs 9*s.* 4*d.*

17276. That is a question of economy; we are now dealing with a question of hardship; the question of economy is a very large one, not to be disposed of by individual cases, but the question of hardship is?—Yes.

Out-relief refused to make relatives help.

17277. Have you any other case?—There was a case of a woman who lived with her son-in-law. The woman was 68 years of age and had been receiving parochial relief, but the

Chairman—continued.

guardians thought her daughter and son-in-law appeared respectable enough to keep her, and they cut off the relief and offered her the workhouse.

17278. Well, what happened?—Well, she has become a burden now upon her children which prevents the man making what provision he may be able to make for himself in case of old age.

17279. Do you know what wages they were earning?—Yes, my lord, 33*s.* a week the man was earning as a compositor.

17280. And had he any children?—He had six children, two able to work and four not able to work.

17281. And the two able to work, were they living with them and bringing home their wages?—They were living with them.

17282. And bringing home their wages?—Yes, they were girls.

17283. What sort of wages do you suppose they would be winning?—Well, I suppose, perhaps they would earn nine shillings each per week.

17284. That is 51*s.*; that seems to you a very hard case?—It does, my Lord, because I think that a man in bringing up a family ought not to be burdened with his wife's aged parents.

Mr. Hunter.

17285. There is no legal liability, is there, upon a son-in-law?—Not that I am aware of.

17286. How can the daughter be liable when she has no means of her own?—It is a matter of kindness to the old lady; they would rather keep her although they have to deprive themselves than allow her to go into the workhouse.

Chairman.

No moral duty to support parents.

17287. Do you think that children, supposing that they are able to support their parents, are morally bound to do so?—Not of the working classes, I think not, my Lord.

17288. Whatever their wages may be and whatever their circumstances?—Of course there may be a limit to that idea; some working men of the highest order, perhaps foremen or managers in their places, may be able to get four or five pounds a week; I think in that case they ought to be able to keep their parents; but a man earning 30*s.* a week, I do not think ought to be compelled to keep his parents.

17289. Whether he has children or not?—Whether he has children or not.

17290. Have you any other cases you would like to bring forward?—Not of a special character; it would only be taking up the time; I know of others, but they are of a similar character.

Mr. Broadhurst.

17291. This 30*s.* a week is not a guaranteed fund all the year round; he is liable to be out of employment?—Certainly. Yes.

Chairman.

5*s.* or 6*s.* a week should be given to the deserving.

17292. Are you satisfied with the outdoor relief which is now administered?—No, I am not, my Lord.

Chairman—continued.

17293. In what respects do you think it inadequate?—I think if the deserving aged poor can demonstrate to the authorities that they have not been able to make provision for old age through circumstances over which they have no control, I take it as a right that they should be able to obtain outdoor relief.

17294. To what extent?—To the extent of being able to live.

17295. And what would you put that at?—Well, perhaps, from 5*s.*, I think, to 6*s.* a week aged people could live.

17296. I suppose where there were two the sum would be increased?—Quite so, my Lord.

Trade and friendly societies opposed to competing State scheme.

17297. Have you anything to add; I think I have exhausted your brief?—I should like to say that before coming to this Commission I have been careful to make inquiry of representative working men in Birmingham as to their views upon Mr. Chamberlain's scheme, and, so far as I have been able to gather, they are entirely opposed to the matter. I have heard, if it is permissible, the matter was before the Birmingham Trades Council, a most representative body.

17298. What is the Trades Council?—The Trades Council is composed, my Lord, of various trades, who combine together for their mutual benefit, and it comprises some 40 of the trades of all kinds in Birmingham, representatives, and at the Standing Orders Committee, where there is a representative from every trade, and there is scarcely a trade outside that organisation. I consulted them some fortnight ago, and they were entirely opposed to Mr. Chamberlain's scheme, believing that it would not meet the requirements of old age as they desire it

17299. Did they put their opinion in the form of a resolution?—Not on that occasion, but in May 1892 the question was discussed.

Mr. Hunter.

17300-1. But was Mr. Chamberlain's scheme in existence in May 1892?—I believe so, yes.

17302. I do not think so?—There have been various schemes; there was a resolution given notice of by a Mr. Perrin, belonging to the typographical society, and it ran as follows: "That any scheme of old pensions which is "adopted by the Government must not run "counter to or be in conflict with any similar "scheme now in operation in connection with "Trade or Friendly Societies." There was an amendment moved to that by Mr. Ridler, a stonemason: "That this council, recognising the "desirability of better provision for old age, "consider the scheme now before the country "would, with slight modifications as to age "limit, prove beneficial to the working classes." This was seconded, and on being put to the meeting was lost. Then the resolution which was carried was as follows, moved by Mr. Henson, a cabinet-maker: "That the old age "pension scheme now before the country not being "calculated to be satisfactory to the working "classes of the country, the Birmingham Trades "Council invite the co-operation of similar "bodies to discuss the whole scheme in con-"ference assembled." This was seconded, and on being put to the meeting, was carried.

Chairman.

17303. There is nothing in all that to show that Mr. Chamberlain's scheme was before them, are you able to say from memory that it was before them?—That was the scheme that was before them.

17304. Mr. Chamberlain's scheme of that time?—Of that time.

17305. You are aware, I believe, that the scheme finally propounded by Mr. Chamberlain varied a good deal from that which originally appeared?—I believe so, my Lord.

17306. Has there been any fresh consideration of it since 1892?—Not since 1892, as far as Birmingham has been concerned; but in August 1892, at the High Court of Foresters——

17307. I suppose their opposition to it was very much for the reasons that you have detailed to this Commission?—It was so, my Lord, yes.

17308. Is there anything on that subject that you would like to add?—I have another resolution from my own trade society, in opposition to that scheme, and as they have a pension scheme of their own, perhaps it may be permissible. His own society.

17309. What is the date of that?—This is the 28th February of this year.

17310. Would you be good enough to read it?—Yes; this was the executive committee of the trade: "That this committee give their hearty "support to Mr. J. V. Stevens in attending be- "fore the Royal Commission to give evidence "against any Government old-age pension "scheme, believing that it would be a direct "blow to the trade and friendly societies of this "country."

17311. Was that opposed; was there any amendment offered to it?—No; it was absolutely unanimous, my Lord.

Mr. Pell.

17312. What trade was that?—The Tin Plate Workers' Society.

Chairman.

17313. Are they a very large and numerous body?—They have 1,000 members in Birmingham.

Mr. Hunter.

17314. How many were present at the meeting?—Representatives from all the shops in the town.

17315. But how many?—There would be, perhaps, 35 present, all representative men.

Chairman.

17316. Do you wish to add anything. Have you stated what you wished to say?—There were one or two points that I should just like to make, if permissible. I think that the question of the aged women is a question deserving the attention of this Commission; in their cases I think that a much larger system of outdoor relief should be allowed. I believe that many aged women would be able to find a home among their friends if they had some little income that would relieve their friends from the burden of their keep, and if this were done, I think, to a very large extent, it would solve the question of the aged poor, as far as the females are concerned. Out-relief for deserving aged women,

17317. Do you limit that to the aged women who have borne respectable characters?—I would also apply it to men.

Chairman—continued.

17318. But we will keep to women if you please; would you limit it to the aged women who had borne respectable characters?—Certainly, my Lord.

17319. And who had done their best to support themselves?—Cortainly, my Lord.

17320. As to the rest, you would let them go to the workhouse, as at present?—I would.

17321. Well, now, what is the other point?—I think the same should apply to men who can be clearly shown to have done their best to maintain themselves and their families, and that they are destitute, or at least need help through no fault of their own. But it is the general opinion, so far as I have been able to gather, and I have tried to gather this information in a very impartial manner, that if the Government in any way should submit an old-age pension scheme it will largely cripple the voluntary efforts that are now being made, and a very large number of the working classes will be satisfied that they have something to depend upon in old age, and will be prepared to take their chance in times of sickness and when they are out of work. If this is done I believe it will not only not meet the objects of this Commission, but I believe it will be a very great disaster indeed to the country by discouraging self-help and thrift. My idea is that as time goes on, what with education and the desire of the working classes to be independent, they will be largely able through their friendly societies and their trades' societies to look after themselves in old age, but to those who cannot through want of funds I think that the parochial relief should be given in the nature of a superannuation fund for which they have contributed. as well as me but pension scheme bad f thrift.

17322. I understand that your opinions may be summed up in this way: that with a more liberal administration of the Poor Law, involving less pressure to compel people to go into the workhouse, the working classes might be very well left alone to provide for their own future?—That is my opinion, my Lord.

Mr. Hunter.

17323. Are you a member of a friendly society?—I am; a Forester.

17324. Are you a secretary or other official?—I am a secretary of a lodge branch only.

17325. With respect to the point which you make against Mr. Chamberlain's scheme, as he does not happen to be here, I will put one or two questions. You say that Mr. Chamberlain's scheme is fatal to the friendly societies. I would like you to point out in what manner Mr. Chamberlain's scheme can possibly hurt friendly societies?—I think I have given that in another answer, but I will repeat it, that if the Government provide a scheme for provision in the case of old age men will disregard their habits of thrift to provide for sickness, and out of work, and benevolence, for that is covered by friendly and trade societies. Objections to State scheme,

17326. But friendly societies do not, as I understand, provide for men when they are out of work?—Trade societies; I mentioned trade societies as well.

17327. As I understand, your argument is this: that if a man has made by his own efforts, will check sickness provision,

Mr. Hunter—continued.

assisted by the State, some provision towards old age, for that reason he will make no provision for sickness?—There will be a great tendency in that direction.

17328. And that is the ground upon which alone, as I understand, there is a conflict between his scheme and the friendly societies?—Not alone.

17329. That is exactly what I wanted to get, what is the other point?—My objection, and an objection that largely prevails, is that if the State assist in providing an old-age pension they will evidently hamper them with provisions that will not be for their benefit, by wanting some management or control.

17330. Now let us be a little clearer about that: you understand, do you not, that the sum which is paid by the State in the case where a man insures in a friendly society is simply by way of addition to what he receives from the friendly society?—Quite so.

17331. Upon what ground could the mere fact that you provide an additional sum to a person who is in a friendly society give you a right or a reason or a pretext to interfere with the management of the friendly society?—For instance, there are friendly societies, what are called dividing societies, that is, that they divide a certain portion of their funds at the end of the year. There is a very large society, the Ebenezer Society, in Birmingham, and I believe that society has a membership of something like 8,000 members.

17332. Do they make pensions for old age?—In the nature of reduced sick pay.

17333. You mean sick pay?—Yes, in the way of reduced sick pay.

17334. Yes; but do you understand that Mr. Chamberlain's addition does not go to those that receive sick pay, but only to those who have insured for an old age pension; it is nothing to do with sick pay?—But the friendly societies and their members look upon the reduced sick pay as a pension.

17335. But it is not; I mean within the meaning of Mr. Chamberlain's scheme that would not be recognised as a pension of a friendly society for old age to which the State was to make their addition?—Yes, the friendly societies are not providing old age pensions, and would not be available for any addition under Mr. Chamberlain's scheme.

17336. If so, what harm would Mr. Chamberlain's scheme do to them as regards the question of interference; I am speaking of that only just now, what pretext, what reason could the State have to interfere if the friendly societies do not provide any old age pensions at all?—But the members of friendly societies take it as an old age pension, and the Foresters at present have a scheme for old age pensions which they are trying, at each of their annual meetings, to make compulsory on all new members.

17337. Now, with regard to the limit of age, you have spoken very vaguely about 65 not being a sufficiently early period; have you any figures to show us what are the actual ages at which persons become actually incapable of continuing at their work?—Taking a period of ten years, the Foresters' experience in Birmingham; I am simply taking my own district.

Mr. Hunter—continued.

17338. Quite so?—There is one in twelve who live to the age of 65.

17339. I do not quite follow what you mean; one in twelve of what? what are the twelve?—Of their members who live to the age of 65.

17340. You mean that of the total members on the list at a particular day one-twelfth are over the age of 65?—That is so—yes.

17341. One-twelfth; one in twelve; are you aware that that is a much higher average of old age than prevails in the country generally; that it is very nearly double the average old age throughout the country?—No, I am not, sir.

17342. It is so; the average throughout England at the last Census was 47 in the thousand —4·7 per cent., so that your figures show a much higher old age than the average of the whole community?—Well, of course you know that members of a friendly society——

17343. But that is not the question; if we could get any information on this point it would be extremely valuable; I mean exact information. That is not the point I wanted: I do not want to know how many persons over 65 you had on your books; what I wanted to find out was this: whether you have any means of showing what are the actual ages at which persons become incapable, and come upon a pension fund in a trade society?—Well, I think that is pretty well shown by the age that they allow members to retire from work.

Age for pensions in trade society.

17344. Oh, no, that is the rules of the society; but wait a moment now; is it compulsory upon a person of the age of 60 to take his pension and cease work?—No.

17345. He may continue as long as he is able to work, and then he only comes for his pension when he is unable to earn his usual wages; that is so, is it not?—That is so in daywork trades, but in piecework trades of course they go on as long as the employer likes to employ them.

17346. I do not think you quite apprehend the point I wanted to get at, and that is, what in your experience is the actual age—perhaps I may make it clear by telling you we have got the exact figure of the Northumberland Miners' Society for their pension scheme, and we were told by the secretary that the average age at which men came upon the fund was 67½—now what I want to know is whether you are in a position to give us precise figures showing the age at which they actually come upon this fund?—Would you take a trades' society or a friendly society?

17347. I mean your society?—My trade society; they would come upon the funds at about 57 years of age.

His own society's fund.

17348. But they cannot come on the fund till 60, as I understand?—Oh, yes, I have not given you the figures of my own trade; those I have given you were other trades.

17349. I mean if you have not the actual figures from the books it is hardly worth while pressing you upon the point; I mean a mere vague impression is not any use; we want to know actually historically what is the usual age at which they come on the society, and the average of the whole. You could not give us that?—No, I could not give you that.

17350. You are not the secretary?—No, I am not the secretary.

Mr. Hunter—continued.

17351. Could the secretary give it?—Yes, I daresay he could.

17352. If you could show, for a few years, what were the ages of the men when they actually came upon the superannuation fund, and ceased work, that would be useful information?—I shall be pleased to send it on to the secretary.

17353. Your superannuation is from 4*s.* to 8*s.*; the Northumberland miners was 4*s.* all round?—I beg pardon, I have not given my own.

17354. I beg pardon, which is yours?—Mine is the Tin Plate Workers' Society, and this was a scheme which I established myself when I was president.

17355. That 4*s.* and 8*s.* at 60, of which you spoke, does that relate to the tin plate workers?—No, it does not; I have given several societies.

for disablement as well as old age.

17356. You might give us an account of your own society?—Yes, I will give that. In my own society a member is able to declare on the funds at any time when he is incapacitated from following his employment in the case of paralysis or loss of sight, or the loss of a limb, or anything of that kind.

17357. In other words, yours is a disablement fund, and not an old age fund?—Well, it is both.

17358. Yes, but it is disablement regardless of age?—Yes, regardless of age.

17359. Then that would be no use.

Chairman.

17360. Would you state what the payments are that are made?—The payments are: a member of seven years is entitled to 3*s.* per week; a member of 10 years, 4*s.* per week; a member of 15 years, 6*s.* per week; a member of 20 years, 8*s.* per week; a member of 25 years, 10*s.* per week.

Mr. Hunter.

17361. What is the payment which he makes?—The payment is 1*d.* per week.

17362. And have you submitted your rules to any competent actuary?—No, we go upon the experience of the trade.

17363. And that is an experience of 20 years only?—That is an experience of 20 years, but from our knowledge of our members—our trade being a piece-work trade—the members would not come upon this fund so long as they were able to work at the trade, as we should allow a man to work at his trade if he only got 15*s.* per week, they will not come upon the funds.

17364. Have you a separate superannuation reserve?—It is separate from the fund.

17365. Or rather I should call it disablement fund; you have got a separate fund?—Yes, it is a disablement fund.

17366. But it has never been actuarially examined?—No, it has not; the carpenters you see come out at 3*s.* 9¾*d.* after 26 years experience.

Out-relief for those who cannot pay to societies.

17367. I think the effect of your evidence is that there is a large number of cases for which the trade societies and the friendly societies cannot hope to provide, and that that ought to be met by an improvement in the Poor Law?—I did not intend to convey that; that there are no cases where men are able to provide the contribution where the trade society and friendly society cannot meet it.

17368. Yes, but I was thinking rather of the case of women?—With regard to women, yes, that is so.

Mr. Hunter—continued.

17369. As regards agricultural labourers, would you not put them in the same category as women?—No, because we have a large number of agricultural labourers in our friendly society.

17370. Able to insure against sickness, but would they also be able to insure against old age?—Yes.

Mr. Stuart.

Mode of testing desert

17371. While you give a more liberal out-door relief, as I gather you propose to do in the case of the aged, would you make any distinction on the ground of character?—Certainly.

17372. In what way would you inquire into that character, or what would you take as the criterion of a good character?—I would investigate the cases in a similar manner, I think, to that in which the charity organisations make their inquiries from previous employers, and from other sources where reliable evidence may be obtained.

Mr. Hunter.

17373. Would you make a distinction as regards persons, say in the case of women who come for relief after the age of 55, and who have never received any relief since the age of 20; would not that be the best test to adopt?—No, I think not, sir.

17374. Do you think that no distinction should be made between a woman who has been receiving relief off and on at any time during her life and a woman who keeps herself until she reaches the age of 55 or 60 or whatever age may be adopted?—I think investigation should be the chief way of ascertaining whether they were deserving or not.

17375. I am not asking you that; I am asking you whether you would make no distinction between those who successfully keep themselves off the rates until they are driven in by old age and those who are paupers more or less all their lives?—Yes, I would do so.

Mr. Stuart.

17376. You would regard that as an important consideration?—Yes, certainly.

17377. And would it not be a very important consideration?—Yes, I should think so, sir.

17378. Perhaps one of the most important you could take public cognisance of?—Yes.

Mr. Humphreys-Owen.

Birmingham administratio

17379. I suppose you rather object to the present machinery for inquiring by the Board of Guardians, do you not?—No, I do not quite understand.

17380. I will put it in this way: you have advocated more liberal outdoor relief to deserving cases?—Yes.

17381. As we understood Mr. Fothergill, the superintendent relieving officer, that is what they endeavour to do now, and therefore your complaint would be not of the principle upon which the Birmingham Board of Guardians act, but of the inefficiency of the instruments which they employ?—I do not think it can be shown, I think the tendency is the other way, that they try to discourage outdoor relief; I

Mr. Humphreys-Owen—continued.

have given one or two cases, and all the knowledge I have seems to point up in that direction.

17382. But take it by steps; in the first place you would make a distinction between deserving and undeserving?—Yes.

17383. And you would give the deserving poor relief outside?—Yes.

17384. How would you ascertain, by what instruments would you ascertain who was deserving and who was not?—They should have to give a record of their lives as to how they had lived; I can give an illustration of what I mean.

17385. Oh, certainly? — There are, to-day, women at work where I work who have been honest and industrious the whole of their lives, brought up a family after being left a widow, and to-day they have to depend entirely upon their children, and eke out a living, or otherwise go to the workhouse. On the other hand, I know of men and women who have kept houses of ill-repute, and they have had the same treatment meted out to them as the deserving poor; whereas cases of that description I would treat very little better than criminals.

17386. Now I think you may take it that the result of the evidence given to the Commission by Mr. Fothergill was that cases of that sort would certainly have nothing but the offer of the house; therefore you would be agreed in principle; only that you think that, through some inefficiency in their organisation, or in their officers, they are not able to carry their principles into effect?—If that is their intention.

17387. I think you may take it that is so?—Yes.

17388. Then what reform could you suggest to the Commission, either in the system or in the officers of the Birmingham board?—As I have stated before, a large number of the deserving poor, especially women, would be able to find a shelter among their friends.

17389. Supposing that it should be the case that a certain number of deserving persons in Birmingham are hardly treated: also that a certain number of undeserving persons are unduly favoured. Now, that is not the intention of the board of guardians, but would arise from mistakes of their officers. Supposing you were on the board of guardians, how would you set about to correct those mistakes?—I would have inquiry made of their previous character, and submit it to a committee, who should determine as to how the various cases should be treated.

17390. You know that is really the present practice; at least, if it is carried out, it is the duty of the relieving officers, according to the law and regulations of the Poor Law Board, to make full inquiries, and to report to the board of guardians; and it is the usual practice of all large boards of guardians to have relief committees to deal with cases brought before them by the relieving officer?—Then the fault would be with the guardians, who seem to be, perhaps, out of touch with the people they are trying to relieve.

17391. Do you think you have any chance of electing a different board of guardians in Birmingham?—I think so, now.

17392. You are going to try it?—But previously, of course, they were disqualified by not being rated sufficiently high.

17393. It is quite possible a change in the persons constituting a board of guardians may very largely remove your present objections?—That may be so.

17394. Now, about superannuation. Mr. Chamberlain, in his evidence, says, dealing with the question of supplementing the old age pay secured to a person by a friendly society, it would deal exclusively with the person, who shows that somehow or another, from some source or another, he succeeded in obtaining a particular pension. It has no relations with the societies, and has no claim to any further control or superintendence than it already exercises. Now, if the Foresters were convinced of that, do you think that that would modify the objections which they feel to that particular part of the scheme?—If it were given in the way you state I have no doubt it would. State aid to old age pensioner apart from his society.

17395. That is to say, that whoever the relieving body happened to be, if they had a satisfactory certificate brought to them by an applicant that he was in receipt of a pension of 2*s.* 6*d.* a week, then they would pay a corresponding sum without making any further inquiry, and that would not excite any dissatisfaction amongst the Foresters or the Oddfellows?—Not so far as I know, put in that way.

17396. But it would be absolutely necessary, I suppose, that the friendly societies should be convinced that there would be no greater State interference than exists at present with their sick funds?—That is so.

17397. Do you think it would be practicable to make such a distinction between the superannuation funds and the other benefit funds as would insure that?—Yes, there is a scheme, now they have a tabulated scheme of superannuation where the superannuation fund will be kept entirely distinct from the sick and funeral fund, and from the management and other subsidiary funds.

17398. It has been objected to that proposal that it is not fair to subsidise that particular form of thrift; that one person subscribes for a superannuation fund; another spends his money in giving his children a superior education, or he puts it into the savings banks, or he puts it into stocking a small shop, or twenty other means, and that it is not fair to subsidise the particular form of saving, which consists in buying a life annuity above other forms which may be just as deserving. Do you think that is a sound objection?—I think it is; I think there would be great objection to it on the grounds that the State was helping those who were able to help themselves, while it left others, who were not able to help themselves, outside altogether. Effect on other modes of saving.

17399. I am assuming in each case, that the people have helped themselves to a certain extent, that A. B. has helped himself to the extent of 2*s.* 6*d.* a week pension; that C. D. has helped himself to the extent of stocking a little shop which brings him in one week with another 2*s.* 6*d.* a week; you subsidise one and not the other; you think that would be fatal?—I think so.

17400. Absolutely fatal?—Yes, I think so; it would cause confusion.

17401. Now there is another objection that

Mr. Humphreys-Owen—continued.

Case of society failing.

has been made, and that is that if the society in which the man was insured failed, as his annuity from the society failed, the State contribution which was given as the corresponding encouragement would also fail, and that would cause very great dissatisfaction; do you think that would be a very strong objection?—I think it would.

17402. Fatal?—Yes, I think so.

17403. So much dissatisfaction that it would upset the working of the scheme?—I think so, yes.

Mr. Stockall.

Old age "sick-pay."

17404. With regard to the reduced sickness pay, Mr. Stevens, I suppose you think that members of societies receiving that consider that they are receiving a pension?—They do so; that is largely the opinion prevailing.

17405. And it is acknowledged in a number of societies as a pension by the members?—It is so.

17406. Do you think that members of friendly societies have not subscribed to superannuation benefits, because they would rather depend on receiving their present sickness benefits?—I think it is for want of a grasp of the whole question. When they become more enlightened upon the principle I think that they will take to the superannuation principle.

17407. You think it is from ignorance at the present time that they do not subscribe to a superannuation?—I think so.

Members object to public help.

17408. I suppose you are aware that friendly societies' members as a whole do not desire to have any assistance from the rates or from the State?—They do not.

17409. As a principle?—As a principle they object to it.

Mr. Broadhurst.

Merit should be judged by fellow workers.

17410. As to ascertaining the merits of people now, would there be any difficulty in Birmingham in any body of workmen ascertaining exactly within very little difference indeed as to the past life and history of a man and a woman, working people?—No, there would not.

17411. Any trade union, or all of them, know the history of their respective members?—That is so.

17412. Through inquiry amongst those with whom they have worked?—That is so.

17413. And if a Poor Law system or an investigation system were conducted on similar lines, similar results might follow in 99 cases out of every hundred?—That is so.

Mr. Pell.

Modes of saving.

17414. What provision at the present time, apart from what is done by the great friendly societies, is made by the young men in Birmingham for old age; in what do they put their money in your trade; I will take the one with which you are acquainted?—Well, in my trade of course there is a number of thrifty men, but apart from that in Birmingham there is a large scheme of early Sunday morning classes conducted by gentlemen like Mr. Richard Cadbury, conducted principally by the Society of Friends, and there they have their societies, their saving societies, and their self-help societies, and if any of their number is out of employment, they make grants to them from time to time.

Mr. Pell—continued.

17415. Are you at all acquainted with Leicester?—I am not, sir.

House property.

17416. Is it the practice of the working men in Birmingham, as it is the practice of the working men at Leicester, to purchase their own freeholds and get their own houses?—I think not.

17417. Is there not a good deal of ground rent in Birmingham?—It is all on the leasehold principle.

17418. That is not the case at Leicester?—No.

17419. Perhaps you have not considered that question. Has the ground rent system which has prevailed in Birmingham checked young men going into building societies and so making provision for old age by acquiring freeholds?—I think it does.

Aid to parer

17420. You mentioned just now two cases which you thought were hard cases under the poor law. Take the second case, which was a widow 68 years of age, with a son-in-law living with her?—That is it.

17421. I think you told us that in that case there were 51*s.* a week coming into the house, that was to say, the son-in-law earned 33*s.*, and two children earned 9*s.* a-piece, which is 18*s.*?—Yes, and there were four younger children who were not working.

17422. Now, do you think it was hard there; do you think the guardians were hard and severe when they said that in that case if relief were given at all, it must be given in the workhouse?—I do think they were hard; you see there were nine persons to be kept.

Liberal out-relief should be given, enough to keep deserv from work-house.

17423. You have some expectation that with the recent change in the law there may be more liberal relief given by a future board of guardians; I think you said that?—I hope so.

17424. Are you aware that a board of guardians, if they do not violate the order which prevents them giving relief to able-bodied persons, when they are dealing with the old and those who are not able-bodied have power to give any amount of money they like; did you know that?—I did know that, yes.

17425. You did; well now might not the liberality of a new board of guardians, inclined to be what we will call generous, have no bounds whatever as there is no State limit to it. Let us know whether you mean it should be more adequate relief, or something beyond that, something liberal, something like what one might be inclined to give to an old servant; without considering whether it was just enough to find bread and butter and house rent?—I think they should give them sufficient, if their characters had been good, to keep them out of the workhouse, if they were able to take care of themselves.

Would not check thrift like pension scheme.

17426. You have stated very plainly that you are against the State-aided pensions?—Decidedly so.

17427. But you do not appear to be against State-aided pensions in the form of out-relief from the rates to old people. What distinction is there between 10*s.* a week granted by a board of guardians to an old person in out-door relief and 10*s.* a week granted under Mr. Chamberlain's scheme with respect to its effect upon thrift, which is what you laid great stress upon, and quite rightly?—If people could look forward to some

Mr. Pell—continued.

assistance in old age they would disregard any self-help.

17428. Certainly?—On their own behalf.

17429. Certainly?—And for that reason I object to it, and it is only in cases where it can be clearly demonstrated that they have not been able to help themselves, that they should receive this relief.

17430. But is it not equally within the limits of probability that young people in Birmingham with this change which you and others seem to think may come on with regard to the administration of out-door relief, will look forward to their old age being provided for very much more largely out of public funds than is being done at present?—I think it would be a mistake altogether for them to look forward to it as a right, irrespective of their past life, and there should be as much deterrence as possible unless they could show that they had lived honourable and useful lives, as far as their opportunities allowed.

17431. But still the element of speculation would come in very largely, would it not; a young fellow of a joyous spirit would say: "I "will spend freely now; we have got a board of "guardians who will take a right view of the "case; I am not immoral; I work five days in "the week, and I have my fling now and again; "I will not lay by as rigidly and strictly as "my father did, because I am going to have "more liberal assistance at the end of life"?—I do not think that would largely obtain.

Mr. Henley.

Past and present administration at Birmingham.

17432. Do you live in the Union of King's Norton or Birmingham?—The Union of Aston.

17433. You live in Aston?—in the Aston Union.

17434. Not in the parish of Birmingham?—Not in the parish of Birmingham.

17435–6. All your evidence here has been with regard to Birmingham parish?—Yes, all my evidence here has been with regard to Birmingham parish, but I could give similar evidence with regard to Aston.

17437. I must ask you a question or two with regard to Birmingham as you have given evidence about it; I do not think I am entitled to go into the new subject altogether with regard to Aston as the Chairman has not asked you about it. With regard to Birmingham, ten years ago there were 7,429 persons on the 1st of January receiving relief; that number has been reduced now to 3,795. Should you be prepared to advocate the extension of relief so as to bring it up to that number of 7,429?—If it were thoroughly deserved.

17438. I ask you, as a matter of fact, the relief has been reduced from 7,429 to 3,795, would you be prepared to reverse those figures?—If the relief were deserving, sir.

17439. Then the expenditure upon out-door relief has gone down from 16,274*l.* in the year ending Lady Day 1882, to 3,520*l.* in 1892. Do you think Birmingham people would like to revert to that old expenditure again?—The ratepayers I do not suppose would, but the community generally, I think, would favour larger out-door relief.

Chairman.

17440. Is not the community in general ratepayers?—I am speaking with regard to the compounders, my Lord, people who compound for the rates.

Mr. Henley.

17441. We have been told here in evidence that the relief has been brought down by a very strict and very close supervision on the part of the officers of the guardians?—Yes.

17442. You have assumed that the investigation here is not sufficient; is that only an opinion, or are you able to state it as a fact?—With regard to the investigation it is simply an opinion, but with regard to the harsh treatment, they are facts.

Extent of investigation.

17443. No; but you assumed in reply to some questions that the investigation was not sufficient; is that an opinion, or is it a fact?—That is a fact as was stated here.

17444. Do you know it of your own knowledge?—That is a fact.

17445. Are you aware that at the time this reduction was made the guardians appointed a superintending relieving officer, a cross visitor, and an entirely new staff of relieving officers, in order that the whole of their cases might be most thoroughly investigated?—I am not aware of that.

17446. Is this a fact; will you just attend to this: this is the evidence which was given by the superintending relieving officer to us of the classes who are receiving out-door relief in Birmingham. This was a question of the chairman: "Would you tell us how the aged poor are dealt "with in your parish"?—"To all who are living "amid cleanly surroundings, who are sober and "respectable people, the guardians never refuse "to give relief." And Mr. Ritchie says: "I "suppose you mean out-door relief"?—"Yes." Well, what have you got to say about that?—Here is a case to the contrary.

Out-relief should not be limited to destitute.

17447. But we have only had an *ex parte* statement as to that. I just ask you the question, is this statement of Mr. Fothergill true or not?—I should not like to say it was not true, but I should say he was mistaken.

17448. The Chairman asked then: "Well, "would you proceed to say in what cases out-"door relief is given"?—"Out-door relief is given "to the aged who are living in cleanly houses, "who are sober respectable people; to such, "out-door relief in the parish of Birmingham is "never refused; that is, of course, if they are "destitute." Is that correct?—I daresay it is generally correct.

17449. "To whom is it refused?" the chairman asked. "The principal classes to whom "out-door relief is refused are people who are "not destitute, persons who are living in un-"wholesome surroundings, and people of habitu-"ally drunken habits. These are the classes to "whom out-door relief is refused"?—That would be true.

17450. That is correct?—Yes.

17451. Do you not think those are very good regulations to be adopted in a parish like Birmingham?—Not altogether.

17452. Why not?—Because I think that relief should be given to deserving people before the stage of destitution arrives—the deserving poor.

Mr. Henley—continued.

Some out-door poor prefer the workhouse.

17453. Are you aware that a considerable number of persons go into the Birmingham workhouse, and abandon their out-door relief, as they wish to go into the workhouse?—I am aware of that.

17454. You are aware of that. Well, this is what Mr. Fothergill says as to that: "Does it "happen to you that aged persons, to whom out-"door relief has been given, have applied for "orders of admission into the workhouse"?—"Yes; since the system of restriction was "adopted in 1883, 530 people during those years "who were receiving out-door relief asked to be "admitted either to the workhouse or to the "infirmary." Did you know that?—That is true, and I think that a good many undeserving cases are treated altogether too kindly in the Birmingham workhouse, and that is the reason of so many crowding in there—undeserving cases. I know of cases where men have kept bad houses and women with them; when they have got to old age they have been there and treated on similar lines to poor widows who have kept struggling their houses on by keeping lodgers and washing, women of the most moral character have been treated just the same as these immoral characters who had been living lives of immorality and recklessness from their cradle to the time they reached the workhouse; and this is where, I think, a classification should take place.

Undeserving too well treated.

Mr. Pell.

17455. A moral classification?—Yes.

Mr. Henley.

Infirmary.

17456. Then with regard to the sick people going into the infirmary, is it the policy of the guardians to force people into the infirmary if they are sick?—I think so.

17457. You think it is?—Yes, I think so.

17458. Well, partially you are right. I will tell you what Mr. Fothergill says about that:—"Has it been the policy of the guardians since "these new regulations came into force, through "their relieving officers, to endeavour to force "people into the infirmary?" "No; we do not "force anyone into the infirmary: but we do "all that we possibly can to persuade the head "of a family who is taken ill to go to the in-"firmary, where by suitable diet, efficient nursing, "and constant medical attention, his recovery "will be more speedily effected than it could be "if he remained at home. Out-door relief would "be given to the family so as to keep the home "together until the man leaves the infirmary "and resumes his employment." What have you got to say to that; is that a proper way of treating poor people do you think?—I think so, where it is necessary that they should go to the infirmary, and I should like to say that the treatment in the Birmingham workhouse and infirmary is of the most admirable and humane kind inside the workhouse.

Kind treatment of indoor poor.

17459. I have only one more question to ask you. As I have gathered from a great many questions that have been asked you, the Birmingham people, as a rule, are very much averse to any central interference, and they think if they received any money from the State somebody would come there to watch how it was spent?—That is their opinion.

Central control deprecated.

The Witness withdrew.

[Adjourned till Tuesday next, at noon.

FORTY-SEVENTH DAY.

Tuesday, 13th March, 1894.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

THE RIGHT HON. C. T. RITCHIE.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. JAMES STUART, M.P.
MR. C. S. LOCH.
MR. JOSEPH ARCH, M.P.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.

MR. E. AUSTIN BROWNE, *Secretary.*
VISCOUNT MORPETH, *Assistant Secretary.*

Mr. S. B. PROVIS, C.B., Assistant Secretary to the Local Government Board, called in; and Examined.

Chairman.

Official position.

17460. Mr. Provis, you are, I believe, one of the Assistant Secretaries of the Local Government Board?—Yes.

17461. How long have you occupied that position?—I was appointed in 1882.

Poor Law Statutes: number and complication.

17462. Some points have arisen connected with the Poor Law, as to which members of the Commission have been anxious for an authoritative opinion, and therefore they have invited you to appear here to-day. Now, with respect to the statutes relating to the Poor Law, they are, I believe, very numerous; can you tell us how many there are?—They are very numerous.

17463. Do you know how many?—They have been gathered together in four volumes, three of which were edited by the late Mr. Glen, and one by Mr. Macmorran. Those volumes relate to the period between the 43 Eliz. c, 2, under which the poor rate is still levied, and the year 1889, and they contain 509 statutes; but some of them have been repealed since the volumes were issued. Excluding those there are 420 Acts which remain.

17464. I suppose parts of those have been occasionally repealed?—And parts of those have been repealed; but I ought to say that the figures do not give a fair statement of the case; for this reason, that Mr. Glen took a very liberal view of what was intended as a Poor Law statute,

Chairman—continued.

and included in these volumes a number of Acts which do not directly relate either to the relief of the poor or the making of the poor rate, but either affect local authorities generally, or, as he himself said in his preface, cast obligations and duties on the guardians in matters foreign to the Poor Law; thus, for instance, he includes the Vaccination Acts and the County Rate Act; but making allowance for that there no doubt is a very large number of statutes, upwards of 200, I think, fully, which are Poor Law statutes proper.

17465. Has any attempt been made at any time to consolidate them?—It has often been proposed. Even so long ago as 1839 the Poor Law Commissioners suggested that it would be very desirable that they should be consolidated, though they thought that, perhaps, the time had not quite arrived for its being done. As a preliminary step, they proposed that a digest should be made, and one was commenced, but for some reason that I do not know, it was never finished. Subsequently, the question was again raised. In 1864 a question was asked in Parliament about it, and Mr. Villiers, who was then President of the Poor Law Board, stated that the Government did not propose to consolidate these Acts at that time, and he referred to Mr. Glen's statutes as really answering all the purposes of

Chairman—continued.

consolidation. Quite recently the question has been brought forward by questions in Parliament; and Mr. Fowler stated that he proposed to communicate with the Statute Law Revision Committee as to whether some consolidation of the Poor Law statutes should not be undertaken. As the Commission are aware, he has now ceased to be President of the Local Government Board, and his successor has not yet had time to go into the matter; but I have no reason to doubt that some communication will be made to the Statute Law Revision Committee on the subject.

Possibility of consolidation.

17466. Are you aware whether Mr. Fowler received any answer from the Statute Law Revision Committee?—The promise was only given quite recently, and he had not time to communicate with them on the subject before he left the Local Government Board.

17467. Do you believe that any considerable good would result from the consolidation of the statutes?—Yes, I think so. It is almost impossible now for guardians or Poor Law officers to know what really are the statutory provisions in force with regard to the Poor Law, and the matter is particularly difficult, because so many of the Acts deal with a great number of different subjects.

17468. Do you suppose they would all be embodied in one Consolidated Act, or that different portions of the subject could be separately dealt with?—I think it would be impossible to embody them all in one statute; the statute would be so long that it would never get passed, and it would raise so many questions.

Difficulties.

17469. Have any special difficulties occurred to you as connected with such an operation?—I think that the chief difficulty really would be the large number of the Acts, but that might be met by dealing with the matter by instalments. Then there is the difficulty that the Poor Law involves a great number of questions, in which a great number of people take an interest, and therefore, when a Bill was brought in, it perhaps would be too much to expect that it would be treated purely as a Consolidation Bill. There would be a desire to discuss questions which were involved; for instance, the law of settlement. If that were consolidated, questions might be raised whether settlement should be abolished altogether or whether it should be reduced merely to one settlement, to be acquired by residence. If these sort of questions were discussed, there is no doubt a Bill would take a very considerable time in passing through Parliament.

Settlement law.

17470. That is a difficulty which has been found in many previous cases, has it not?—Quite so.

17471. Have you said all you wish to say on that score?—Yes, I think so, thank you.

Orders of Local Government Board as to powers and duties of guardians and officers.

17472. The powers and duties of guardians and Poor Law officers are to a large extent regulated by orders issued by the Local Government Board and their predecessors. Can you give us any information as to these orders, how they are consolidated, how communicated to the various boards throughout the country, and so on?—There are, no doubt, a great number of orders dealing with the powers of boards of guardians, and their officers, in Poor Law matters. The chief one is the Consolidated Order which was issued in 1847 by the Poor Law Commissioners. That has been amended from to time. Then there are the orders regulating relief, the prohibitory order, and the out-door regulation order, which are in force, one or other of them, in the various unions in the country; and there are a good many orders which relate to the appointment of officers, and so on.

Chairman—continued.

17473. Has there been any complete consolidation since 1847?—No, there has not. It has been proposed that consolidation should be made of those orders, and some few years ago, about 1881, I think, the work was undertaken. It was proposed, not merely to consolidate the orders, but also to amend them; suggestions were obtained from the inspectors and other officers of the Board, and a considerable time was devoted to the preparation of an order. It dropped, owing to some accidental causes, for a time; and then there was a prospect of there being legislation dealing with Poor Law matters, or the reform of Local Government generally, and it was impossible to say how far that might affect guardians; and therefore the matter stood over. The result of the Local Government Act, which has just been passed, will be materially to affect some of these orders, for instance, those with regard to the election of guardians. Now that this Act has passed, I think the matter will be taken up again.

17474. I suppose a considerable number of the provisions included in the Consolidated Order of 1847 have been repealed or modified?—Quite so.

Value of consolidation.

17475. Then you think there would be decided administrative advantages, that is to say, advantages to the administration of the Poor Law, if these orders were consolidated?—Clearly, as I think.

17476. We have heard that difficulties have arisen with respect to the circulation of these orders, that they cannot be easily obtained, even where payment is offered for them?—They are not on sale separately. They have been published in volumes by the Poor Law publishers; but, of course, those books are expensive. Where an order is issued, copies of it are sent by the Local Government Board to the unions affected, and the clerk to the guardians is expected to preserve these orders as part of the documents affecting the union; and if any officer wishes to have a copy of an order affecting his duties, if he applies to the Board a copy is sent to him. But it has been suggested that this is not sufficient; that it is desirable that some means should be taken of bringing home to the officers, or at all events to the more important officers, the precise terms of the orders affecting their duties; and Mr. Fowler promised, in Parliament, to consider whether extracts might not be made from those orders, and sent to each officer when he is appointed. That is already done with regard to some classes of officers, but not with regard to Poor Law officers. Since that promise was given in Parliament, attention has been paid to the matter at the Local Government Board, some extracts have been prepared, and it is proposed, when they are settled, that copies shall be sent to the officers when they are appointed. Perhaps I should say, with regard to future orders, that an Act was passed last Session, called the Rules Publication Act, 1893, which provides that all

Mode of publication.

Extracts as to duties to be sent to office

Chairman—continued.

statutory rules shall, in accordance with the regulations made by the Treasury, with the concurrence of the Lord Chancellor and the Speaker of the House of Commons, be printed and sold by the Queen's printer. Orders of the Local Government Board, of the kind of which I was speaking, would be statutory rules within the meaning of that Act, and the result will be that when an order is issued a copy will be sent to the Queen's printer, and will be placed on sale by him separately.

Combination of boards of guardians for relief purposes.

17477. There is one other question; in the course of our inquiry reference has been made to the provision in Section 8 of the Poor Law Act, 1879, as to the combination of unions for purposes of relief; have any difficulties arisen in carrying out this provision?—Yes. The object of the section is to provide for combinations of boards of guardians, where such combination is considered advantageous for any purpose connected with the administration of the relief of the poor.

17478. These are outside the metropolis?—Outside the metropolis; and a joint committee may be set up for that purpose. No express power of borrowing money for the purpose for which the joint committee is constituted is given by the section; and considerable doubt is entertained whether any loan can be raised for the purpose of carrying out an arrangement made under it. Under such an arrangement a workhouse would probably have to be provided, and money would have to be borrowed for the purpose; but as there is this legal difficulty as to whether loans can be raised, as a matter of fact little or nothing has been done under the section. There is, I think, only one case in which a joint committee has been constituted, and in that case it so happened that no loan was required.

Obstacles to procedure under present Act.

17479. For what purpose was that. Do you remember?—It was a lock hospital at Aldershot.

17480. I can remember in former times that unions combined sometimes for the purpose of having a school in which the pauper children should be educated away from the workhouse; was that done under a special Act?—Yes; that would be done under the Poor Law Amendment Act, 1844.

17481. And that Act had special reference to the question of schools?—That Act had special reference to the question of schools, and enabled managers to be appointed, who acted in the place of guardians, in connection with that particular matter, and were a body incorporated with full powers for borrowing and raising money for the purpose.

17482. But the Act of 1879 had a much wider application?—Quite so.

17483. Almost, I suppose, unlimited?—Yes; that is so.

17484. Do you believe that the reason why it has not been more frequently acted upon is that there was no power to borrow money for the purpose of giving effect to the wishes of these combined unions?—I know that that has been an obstacle in two or three cases. There may have been other difficulties as well. For instance, there is a provision in the section which says that the boards of guardians shall cease to have powers in relation to the matters for which the

Chairman—continued.

joint committee is constituted; and probably some boards of guardians would not like to part with their powers in a matter of that kind.

17485. Has the subject ever been before the Local Government Board with a view to legislation?—It has been noted for the purpose of legislation.

Mr. Henley.

Possible digest of Poor Law Statutes.

17486. You have stated the great difficulties incident to consolidation of the Poor Law Statutes. Would the digest of the Poor Law be of equal difficulty?—No, it would not present the same difficulties; but, of course, to make a digest of the Poor Law would be a very elaborate work, and would involve a good deal of interpretation of the existing Acts in order to make it intelligible.

17487. That would be a question of money, and would not have to go before Parliament?—It would not be necessary to go to Parliament for authority to issue a digest.

Relation of joint committees to boards of guardians combining.

17488. You have referred, Mr. Provis, to the provision in Section 8 of the Poor Law Act, 1879, that the guardians of a "union included "in such combination shall, save as otherwise provided by the order, cease to exercise "any powers and rights, and to be subject to any "duties, liabilities, and obligations vested by the "order in the joint committee." I daresay you remember the Liverpool case?—Yes.

17489. The building of the Belmont Workhouse there?—Yes.

17490. Well, there was, as you say, a great objection to guardians borrowing for it. Could you make any practical suggestion how that could be got over?—I suppose it might be provided in the order issued, conferring powers on joint committees, that the guardians should not thereby be deprived of their power in relation to the matter for which the committee was set up. The only objection to this that occurs to me is that it might sometimes be inconvenient to have two bodies, both of whom were empowered to deal with the same matter.

17491. In that particular case; we may take that as a typical one?—Yes.

17492. The two boards of guardians were anxious to appoint certain members of their own body to act as a committee to manage this institution?—Yes.

17493. And that the two boards of guardians should have power to provide money to put up the buildings, but that they would not be formed in the way contemplated by this Act into a body with a separate staff of officers. Do you think any suggestion could be made to carry any such scheme as that into effect?—If I understand it rightly, it would be a proposal that the two boards of guardians should still exercise their full powers, but have merely a joint committee for managing some joint institution.

17494. Yes?—I do not think that would be impossible; the chief difficulty would be, I should think, in whom the property should vest, supposing that two boards of guardians both combined for the purpose of providing an institution.

17495. Because property now is vested, I see: "All property acquired by the joint committee "shall be vested in the boards of guardians of

Mr. *Henley*—continued.

"the unions included in the combination as "tenants in common"?—Yes.

17496. The guardians still retain any property that is acquired?—That would be so.

17497. You do not think that there would be any great practical difficulty in framing such a scheme?—No, I do not. Other local authorities do in fact combine much on these lines for the purpose of carrying out works.

Mr. Pell.

Parts of the Poor Law Orders obsolete.

17498. Mr. Provis, supposing the Consolidated Order of 1847 was to be re-issued, a great part of it might really be left out, so much of it as is explained in Glen's notes to be now inoperative. Might that be done without great difficulty?—The Order could merely contain the terms of the Order itself, without any explanation or notes. It would not be proposed to do more than give merely the terms of the Order itself.

17499. But I think you told the Chairman that some portions of that order are no longer operative?—Quite so.

17500. What I wanted to know was, supposing there was a reprint of the Order for public use, should you recommend leaving out of the Consolidated Order of 1847 so much as has ceased to be operative?—Yes, certainly.

17501. So that it would be somewhat shorter?—Yes.

17502. And therefore simpler. You would dispose of a good deal of the note matter?—Yes; but it might embrace matter not included in the Order of 1847.

17503. With regard to the combination of unions, for certain purposes, by a joint committee, I will not ask any more about that, but I think that under the Divided Parishes Act, if I recollect rightly, power was given for unions to unite, one to dissolve, and the other to conduct the business of the two unions?—Power was given to dissolve a union by that Act.

Power to dissolve unions.

17504. That was under the Divided Parishes Act, I think?—That was under the Divided Parishes Act.

17505. I can call to mind one case, I think, in Suffolk, Hawkesley; has that been generally acted upon?—Very little; there have been very few cases.

17506. Has it been financial difficulties, arranging the debt, that has interfered with them?—Yes, and an unwillingness on the part of the guardians to be interfered with.

Publication of orders.

17507. When did the Local Government Board cease to send out these orders in this form to which Mr. Henley has referred? I have served in nearly, I was going to say every, petty office that a man could serve in. I have been overseer, and I recollect when I was overseer I was furnished by the Local Government Board with instructions with respect to my office?—We do not send to overseers any statement generally of their duties, but in the case of assistant overseers very often the warrant of appointment contains a statement

17508. Contains the orders?—Yes, contains their duties under the orders. It is in the shape to which you refer, and perhaps that is what you have in your mind.

17509. Yes, it might be so. I wish I had

Mr. Pell—continued.

brought it up with me; I have it at home. How is the relieving officer to know his duties at all, if he receives no instructions from you?—If he writes to us for a copy of the orders prescribing his duties, we send it to him. Of duties of officers.

17510. Oh, you do?—Yes.

17511. I thought they were out of print; can you furnish relieving officers now?—Yes; we have a certain number of copies, and we should have any order reprinted if it was necessary.

17512. Is it often applied for?—No; not very often.

17513. There were instructions, if I recollect rightly, printed separately for the medical officer?—The medical officer of health or the medical officer for the union?

17514. The medical officer for the union. I will not be sure; I think I have seen them?—There are not any now.

17515. Would it not be advisable that something in the form of an instruction should be printed for those gentlemen?—I think so; we are proposing to do that.

17516. Possibly after the cases you have seen in the newspapers of the idea that medical officers have of duty?—They would consist of extracts from the orders prescribing their duties.

Examination of officers.

17517. I do not know whether you could answer such a question as this, but do you think it would be to the advantage of the administration of the Poor Law that such important officers as relieving officers should undergo some examination before they were permitted to accept the office?—Well, I cannot say that is a question that I have ever considered. Of course, you have the analogy for it in what is now done in London with regard to the sanitary inspectors. They are required to have a particular qualification.

17518. Do you find in the Local Government Board much departure from the law, and violations of the law, caused by these officers not knowing really what their duties are? Do cases of that sort come frequently under the notice of the Board?—Not frequently, but it does sometimes happen when an officer has not discharged his duty properly that he says he did not know it was his duty.

17519. Do you find in cases of that sort, when there has been a distinct departure from the strict duties of an officer, that the Poor Law Inspectors report upon that—do you find many reports from the Poor Law Inspectors upon that subject?—The reports of the Inspectors do not come before me; I cannot answer that question.

Consolidation of Acts.

17520. The Public Health Act of 1875, which was a consolidating Act, is an extremely lengthy Act; it has got very nearly 300 clauses, has it not?—Yes; it has 340 clauses besides schedules.

17521. Should you think that a Poor Law Consolidated Act would have to be as lengthy and prolix as that Act?—Oh, I think so. The Public Health Act consolidated, if I remember rightly, about 20 statutes; here you would have a very much larger number than that to be consolidated.

17522. But the difficulty you see in the way of consolidation (which of course must be done

Mr. Pell—continued.

by Parliament) would be that a great deal of contentious matter would come up, and would impede the passing of an Act?—That is what I should be afraid of.

Mr. Broadhurst.

17523. Is there no examination whatever for a rural sanitary inspector?—No, no compulsory examination at all.

Mr. Booth.

17524. Do you suppose that parish officers generally know that if they apply they can obtain a copy of the orders which affect their duties?—I was referring to the officers of the union rather than to the parochial officers proper; the relieving officer, for instance, let us take. I should doubt whether he does always know that he can get copies of the orders affecting his duties. If he wanted special information as to his duties I imagine he would usually go to the clerk.

Extracts as to duties to be sent to officers.

17525. So that that would account for the rather small number of applications that you have for those forms?—Yes, quite so.

17526. Do you think that the copies of orders should be asked for, or should be sent without being asked for on the appointment of all officers?—I think the latter is the right course, and we are proposing to adopt it when the extracts which I mentioned are issued.

Mr. Broadhurst.

17527. May I ask whether there are any steps taken by the Local Government Board to call the attention of medical officers of health and rural sanitary inspectors, and of the board of guardians themselves, as to their powers and duties under the Public Health Act 1875?—As soon as the Act passed, a circular was issued to all the sanitary authorities, calling their attention to the Act, and stating shortly what the object of the Act was, and with regard to medical officers of health and inspectors of nuisances, a copy of the order prescribing their duties is sent to them on their appointment.

Mr. Hunter.

17528-9. I should like to ask you one question. I understand that the law in England is that the Local Government Board has no power to interfere in any case where a board of guardians refuses relief, or give relief, or give it in the form of out-door relief or in-door relief?—Yes; the Poor Law Amendment Act 1834 expressly prohibits the Board from ordering relief to be given in any particular case.

Local Government Board not to order relief in individual cases.

17530. Supposing a board of guardians were to resolve to shut up its workhouse, and give no in-door relief at all, would that be consistent with the existing law?—Well, if the out-door relief prohibitory order were in force in the union, an able-bodied pauper could, under ordinary circumstances, only be relieved in the workhouse; consequently, if the guardians gave no indoor relief at all they would not be able in the case of an able-bodied pauper to give any relief whatever, and that would not be consistent with the law, because they would not be relieving destitution.

Duties of guardians as to giving relief.

17531. Then what does that order rest upon—what you call the prohibitory order—upon what does that rest?—It rests on the powers given by the Poor Law Amendment Act, 1834, to the Poor Law Commissioners, and now to the Local Government Board, to regulate the giving of relief.

17532. Well, now I will put a converse case: Supposing a board of guardians were to decide that in no case whatever should they give out-door relief, would that be consistent with the law of England?—I think that the view that the Local Government Board would take would be that they were bound to consider each case when it came before them.

17533. On its individual merits?—On its individual merits.

17534. But would it be consistent with the law that a Board should adopt a resolution of an absolute character that under no circumstances and in no case whatever would out-door relief be given?—I think not; it is the duty of the guardians to consider each case as it comes before them.

[The Witness withdrew.

Mr. F. CROMPTON, Working Engineer, Birkenhead, called in; and Examined.

Chairman.

17535. Will you be good enough to describe what business you follow?—Yes, my Lord, I am an engineer.

Occupation and nature of evidence.

17536. That is a very large word?—To specialise the particular class of work, I am an iron turner.

17537. Do you fill anything of the nature of a public office?—No, my Lord, merely local secretary for the Amalgamated Society of Engineers, the Liverpool District Committee; we regulate the trade matters of the district, but I work in the daytime, and the other business is done in the evening.

17538. You wish to make some observations upon the administration of the Poor Law?—Yes, my Lord, and the Old Age pensions.

17539. What union do you live in?—I live in

Chairman—continued.

Lower Tranmere, which is a suburb of Birkenhead.

17540. Of what union?—It would be the Union of Birkenhead.

17541. And you come to speak of the administration of Birkenhead, or of the administration of the Poor Law generally?—I understood, when requested by Mr. Fenwick, M.P., the secretary of the Parliamentary Committee of the Trade Union Congress, to come here, that it would apply generally to matters which had come under my notice from observation, and so forth.

17542. Yes, but as affecting the aged poor. You are aware that we are inquiring into the Poor Law as it affects the aged poor, and not on that subject generally?—Yes, my Lord.

17543. Have you any observations to make

Chairman—continued.

on that subject?—Yes, my Lord, with a view of putting before the Commission all that I wish to say, I have written it down, and can read it. I suppose that will be acceptable.

State pensions should be given to the needy at age 55.

17544. Very good?—In preference to any other mode of dealing with the deserving aged poor I would suggest the payment of a pension to all needy persons who have reached the age of 55 years. This pension to be received without the disfranchisement which now follows the receipt of the pauper dole, or Poor Law relief in any shape or form. An opinion is steadily gaining ground that State pensions should be granted to the aged poor without a compulsory payment having been made by the recipient, and that the pensions should not be founded upon any taxation of the poor or working classes, but upon taxation of ground-values and monopolies. Upon the advisability of following out this opinion, I am not prepared to offer any suggestion, but will venture an opinion to the effect that under ordinary circumstances the low wages received by a considerable number of the population makes it absolutely impossible for them to make any provision, adequate or inadequate, for old age, and even operates with the working class as a discouragement to saving at all. It would also be feasible to suppose that those who have, by their hard labour during a life of 50 or 60 years, helped to amass an enormous amount of wealth, should expect, when worn out and no longer able to compete, to receive some compensation from those who have received the benefit of their labour. As an alternative course, it might be suggested that, no matter what the amount to be ultimately decided upon may be, the dispensing of the pension should be done in such a way as to encourage thrift where possible. With this object in view, friendly societies might be induced to merge their present continuous sick pay after the age of 60 years into a superannuation pay. Government to subsidise this amount so as to make living practicable. The superannuation allowances of members of trade societies who do not belong to friendly societies could be augmented by adding a State subsidy which would make the amount to be received of a uniform character. Annuitants, up to say 15*l.* per annum, might also be assisted by State subsidy. The friendly societies and some trade unions already offer what may be classed as deferred annuities, and the addition of a State subsidy would enable them to offer a substantial amount, which would enable the recipient to end his days in comparative comfort. Persons not eligible to join either trade or friendly societies should also be taken into consideration, and a definite sum offered before being compelled to go to the workhouse, providing such persons have endeavoured to lead a reputable life; persons who have led disreputable lives should be left to the tender mercies of the Poor Law, to be dealt with as would be deemed advisable. Personally, I prefer the payment of a fixed sum by the State to all aged persons who, after a searching inquiry, have been found to belong to the deserving poor who may have reached the age of 55 or 60.

Justice of State aid.

17545. With respect to these, have you formed any opinion as to what the amount should be?—The amount of the pension?

Chairman—continued.

Pension should be 10*s.* for respectable only.

17546. Yes?—Well, my own opinion is, that it should not be less than 10*s.* per week.

17547. And should it be given to every person of the requisite age?—To those who have endeavoured to live something like a steady life and not squandered the means that they have had placed at their disposal; that, of course, would necessitate a searching inquiry into their antecedents.

Staff for inquiry.

17548. And by whom should that inquiry be conducted?—My impression is that it would require a special staff of inspectors who would follow that out completely.

17549. And would the 10*s.* a week be given indifferently to all, whatever the amount of their previous earnings had been?—Well, that is a question of some difficulty; it would require a great amount of discrimination in the giving.

17550. Do you think it would be possible to discriminate?—Yes, I think it would.

17551. Do you think a rate of payment might be given founded upon the previous earnings of the applicant?—Do you mean proportionately with the money that he may have earned?

17552. Yes, I put it in this way, the money a man earns is often due to his superior natural abilities—to his greater strength, his greater skill, and also to what may be called his moral qualities—his industry, his trustworthiness, and so forth?—Yes.

17553. On the other hand, a person who is not so gifted does not rise, earns lower wages. I wanted to know whether you would wish a sum of 10*s.* a week to be granted indiscriminately to all?—The only qualification that I would make would be, that they should have led a steady life.

17554. That it would be the same to all?—Yes; a few reasons may be advanced in favour of this view; first, the simplicity; secondly, the clear distinction which is drawn between the pension, and a form of relief which may be granted by the Poor Law. An annuity which is given without any other qualification than respectability, and age, would have the advantage of avoiding the pauperisation of the recipient, nor would such a scheme be accompanied by the same amount of administrative difficulties which are common to plans based upon contributions.

Recipient not pauperised.

17555. Yes; but I thought you had said that your object was to frame a scheme that should not discourage thrift?—Yes, my Lord.

17556. Then would you give the same to a man whether he had shown a desire to be thrifty and to provide for himself as to one who had done nothing of the kind?—No, my Lord; I make the qualification of respectability.

Respectable usually thrifty.

17557. But respectability is a very large word; a man may not have committed any crime or any offence, and yet not have been a thrifty man?—Yes, we find that in the working classes those whom we term respectable working people are usually those who try to be thrifty.

17558. Try to be thrifty?—I would term a man who spends his money in drinking, and squandering it in other ways, such as betting; I would not exactly call him a respectable man in the manner implied here.

17559. But a man might drink more than he could properly afford, without being properly called a drunkard, would you include among

Chairman—continued.

those who are respectable men who indulge themselves in drink beyond what they have a right to; having regard to the claims of others?—Well, I would put it in this way, that those who had drunk, say to such an extent as to preclude the possibility of their saving a little money for old age—those who had wasted their substance during life—that they should be excluded. I was just going to suggest, my Lord, that perhaps the word thrifty would apply better than respectability. The supporters of this scheme are sanguine enough to recommend it as the most feasible solution of the difficulty regarding the condition of the aged poor. Other plans may, doubtless, encourage thrift, and offer facilities for other kinds of provident effort, but a scheme based on payment without contribution is most likely to touch the classes who stand most in need of assistance. It may possibly be argued that a knowledge that at a certain age, a sum of money would be assured, would discourage thrift. This, in my opinion, is an incorrect view, or at any rate a one-sided view, as on the other hand, the majority of people having such a knowledge would be stimulated to make an effort to save—however small the saving might be—with a view to augmenting the amount to which they would be entitled at any given age. Those persons who have formulated schemes for dealing with this problem fix the age when the pension shall begin at 65 years. I believe this age to be too far fetched. My reason for this is that the tendency of modern industry is against the aged, and not merely the aged, but against even the elderly. Owing to the practice adopted by many employers of employing boy labour wherever practicable, and increasing the number of apprentices, many trades have become overstocked; and only those men presenting anything like a youthful appearance are retained. A man may earn better wages in the prime of life than were possible some years ago, but he is more quickly used up. In most trades a man is at his best from 25 to 45, then the period of decline sets in from 45 onward, growing and accelerating until, at the age of 55, the earning powers become diminished, and the difficulty of obtaining anything like regular employment becomes considerable.

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17560. That statement refers particularly to occupations like yours?—Well, it will apply generally, my Lord.

17561. Would it apply to the agricultural labourers; would it apply to the great body of workmen who are not the skilled workmen employed about works?—It will apply. I have examined statistics from the Amalgamated Society of Carpenters and Joiners—it would apply to them, and it would apply to general labourers, such as dock labourers, and so forth.

Mr. Broadhurst.

17562. And shop labourers?—Shop labourers, yes.

Chairman.

17563. Still it would exclude a very large and numerous class?—No; it might exclude a great number, but still it will affect a great number as well.

Mr. Broadhurst.

17564. You do not go into an agricultural labouring district in considering that, I suppose?—No, sir. At 60 years of age the retrograde movement is more pronounced, work being intermittent, and wages, as a rule, very much below the standard. The society of which I am a member the Amalgamated Society of Engineers, does not force members to maintain the minimum rate after reaching 55 years; recognising the difficulty experienced by men of that age in obtaining fresh situations at full rates. The superannuated benefit of the Amalgamated Society of Engineers commences at the age of 55, thus the admission (gained by practical experience) is made that this is the age when the decline is decisive and rapid. Of the 300 members on the books in 1890, 128 were below 60, 55 above 65, and the remainder between 60 and 65. The Amalgamated Carpenters and Joiners, fix the age for superannuation at 50 years, and in other industries the decline varies somewhat as the labour entailed is more arduous, or easy, men of 50 years and upwards only obtaining jobs when trade is good and the younger men fully employed. In labourers the age of deterioration will be found to commence at 40, declining rapidly until the age of 60 is reached, when employment is rarely found. The case of this class of workmen is much harder than that of the skilled artizan, they being unable, owing to the very low rate of wages paid, to make provision for old age. In Liverpool and Birkenhead wages for unskilled labour varies from 17*s.* to 22*s.*, 23*s.*, and 24*s.* Dockside labourers when fully employed earn from 30*s.* to 35*s.*, but owing to the intermittent nature of the work this rate is not generally earned, less than 1*l.* being about the average Thus, when the decline sets in they have no resource other than the workhouse. Cases in which men have been able to save sufficient to provide something like a reasonable comfort in old age, and leave some little comfort for the family or widow will be found to be most rare. The fluctuations in trade occasioned by the introduction of labour-saving machinery, and the high-pressure system advocated by most employers, has done much to hasten the time when savings have to be utilised and to prevent the accumulation of a sufficient sum to be of use in ameliorating the conditions of old age. For those who are in receipt of a sufficiently high rate of pay to contribute to friendly or trade societies, the certainty that such membership carried with it almost a guarantee of an honourable State pension, free from the pauper taint, an encouragement would be provided to the efforts of the existing popular agencies for thrift which are doing admirable work amongst the most prosperous of our artizan classes. The benefits of such an arrangement would also, in my opinion, be felt in another and very important manner. Did the inducement of an old age pension for those able to afford the means for paying subscriptions to such friendly societies exist, men would, in early life, have a greater inducement for joining such societies, and by means of the benefits received in sickness, accident, loss of work, and from other causes, would be enabled to tide over such difficulties as were temporary; consequently the effect would be obtained of

Trade union superannuations begin earlier.

Unskilled labour.

Pensions would help societies,

Mr. Broadhurst—continued.

and relieve poor law.

thinning the ranks of the indoor pauper, and lowering considerably the number of those treated in parish infirmaries; in fact, the whole relief system would be relieved thereby. In regard to those who are unable to provide through friendly societies a sum should be guaranteed, where it has been found from a properly constituted inquiry that the intended recipient has not led a dissolute life. As I said previously, the workhouse, with its attendant disadvantages, is the proper place for the dissolute.

Another direction in which the certainty of a State pension would be beneficial to the aged poor lies in the treatment often accorded by ungrateful children to their parents. Many grown up children, I am sorry to say, show a strong desire to shirk their responsibilities regarding the maintenance of their parents when in the workhouse. The guardians having in many instances the greatest difficulty in obtaining contributions from their sons towards the maintenance of their pauper parents, the money often being given in a grudging spirit, because it merely saves the rates.

Assistance of children,

Chairman.

17565. What is your opinion as to the chargeability of children towards the support of their parents who are unable to support themselves?—I believe that it is the duty of every child to support his parent.

17566. Would you put any limitation upon that duty?—Of course the circumstances of the person should be taken into consideration, because there are many men with a family, say, of their own, who could not pay anything towards keeping a parent.

17567-77. But you think that people who have no families, or people having families with a high rate of wages, are bound to assist their parents?—I should say so.

properly enforced in some cases.

17578. Have you formed any notion as to what that rate should be under varying circumstances?—No, my Lord, I have not.

17579. You have mentioned with condemnation cases where children have given either no relief or very grudging relief to their parents, or probably only give it upon the threat of being brought before the magistrates?—Yes.

17580. Have you known such cases personally?—Yes, my Lord.

17581. In those cases were they workmen with families?—In one case that I remember very well one of the sons was a policeman, another was a farmer, and I almost forget what the other was now, but the two of them who were in the poorest circumstances were willing to assist, but the one who was comfortably well off refused, and he was summoned to the Birkenhead Police Court, I believe it was the Birkenhead Police Court, to account for it.

17582. He, in your opinion, ought to have been the first to assist?—Yes.

17583. Have you any notion what wages he was getting?—He was farming in his own interest. I could not say what his profit might have been.

17584. Farmers have not been a very flourishing body of late?—Not in all cases.

17585. But you do not know whether he could have afforded it?—It was so stated in evidence that he could have afforded it. I know of another case of a personal friend of mine, a very respectable working man. His father went out to Egypt when he was young, leaving him to support a younger family; he being about eighteen at the time. He brought the family up, two sons, besides himself, and two daughters.

Chairman—continued.

17586. That is to say, he brought up his father's family, his brothers and sisters?—Yes, and his mother. His mother is still living, and he gave each of them a trade. They are both coppersmiths. This man has now to support his mother, and the two sons will not pay anything towards supporting her.

Mr. Pell.

17587. That is, the two brothers?—The two brothers, I should say.

Mr. Booth.

17587*. The two other sons?—The two other sons and the mother.

Chairman.

17588. You think they are able to do so without unduly stinting their families?—Yes, sir, both of them.

17589. What sort of wages do you think they are getting?—Well, coppersmiths' wages in the Liverpool district are 35*s.* per week, so that at the least they will be receiving 35*s.* per week.

17590. Have they wives and families, these two?—Yes; one has three children and the other two. The mother has a great objection to compelling them to do anything by reason that she has the impression (I do not know whether it is right or not), but she has the impression that she will have to go into the workhouse first and become chargeable to the guardians before they can take any action.

17591. I think the impression is wrong as to her going into the workhouse. No doubt she would apply for relief of some sort, but the law would apply equally whether she was in the workhouse, or whether she received out-door relief?—Yes, thank you. That is about all that I wish to say on the point of old-age pensions. The case I have just mentioned I had intended mentioning a little later on. I would like to say a little about the out-door relief.

Out-door relief should be extended.

17592. Yes?—Failing the adoption of the pension system, I would advocate an extension of the out-door relief system upon a far broader basis than at present exists. In advocating the out-door system I do not intend that it should apply to what may be termed young persons, but those who have reached the period when the decline has been shown to begin. Amongst this class may be included those who, through bad trade and advancing years, are unable to earn sufficient to make any provision for the future; also those who, as the result of accident or sickness, may be in temporary distress; unmarried women past middle age, widows who have been left without any other means of subsistence then obtaining a very precarious livelihood by washing, charing, and other work done by women of the working classes; men who, owing to the keen competition existing in all branches of trade and in all occupations, are thrown on one side as

Chairman—continued.

too old to take part in the battle of life, although willing to work, and who could earn sufficient to eke out an existence by casual labour with timely assistance such as could easily be provided in the way of out-door relief, granted after a full inquiry into the antecedents of each applicant. With this class of people exists a deep-rooted and bitter objection to entering a workhouse, and my experience is that this is owing, in the first place, to what may be termed an independent spirit usually to be found in those workers who have during the greater part of their lifetime been struggling to save and lay up something as a provision for hard times. Another reason is that the name of pauper is looked upon as something to be dreaded; in fact, it is looked upon as a lowering of the manhood and womanhood of those unfortunate enough to require assistance in this form, and a strong feeling exists in many people that death would be preferable to life in a workhouse.

17593. Do you speak from personal experience as to the character of the persons who are sent to the workhouse?—Yes, in a great number of cases, my Lord.

17594. Have you ever been inside a workhouse?—No, my Lord, I have not.

17595. In the union of Birkenhead is there a large proportion of persons relieved in the workhouse, as opposed to those who are receiving out-door relief?—I believe the proportion is greater, although I could not say positively.

17596. I see that in the union of Birkenhead, on 1st January 1891, out of a population of 130,000 odd, there were 2,756 paupers, of whom 766 were in-door, and 1,990 were out-door?—Yes.

17597. So that there is about one-third, speaking generally, in-door, and two-thirds out-door?—Yes. Of course this case that I refer to I cited as showing that in all cases sufficient discrimination is not used; not that it is absolutely refused in every case, but that the relieving officers do not exactly use the same amount of discretion which they might use in refusing the out-door relief.

17598. Will you give us an instance?—Illustrative of the inconsiderate manner in which applicants for out-door relief are treated, I wish to cite a case which has come under my personal observation. Two sisters of advanced age and unimpeachable character, with whom I am acquainted, lived together. One of them had been in receipt of out-door relief for some time, but they were eventually ordered to accept the house, and on refusal the allowance was discontinued. The reason for this proceeding being adopted was that they kept a small shop in a room of the dwelling-house inhabited by them, and although the takings only amounted to a very small sum weekly, they were able, with the assistance of some kind friends, and by going out to work, to eke out a somewhat precarious living. This is one case out of many, and serves to point out the hardship engendered by an indiscriminate offer of the workhouse to worthy applicants for out-door relief. Another case involving considerable hardship occurs, that of a member of the Amalgamated Society of Engineers, resident for many years in Bootle.

17599. Do you know him?—Oh, yes, as a member of our society, and I know his son as well. A man of advanced age, resident for many years in Bootle, lost his reason, and was removed to Rainhill Lunatic Asylum. This man was entitled to a superannuation allowance of 10*s.* per week from the Amalgamated Society of Engineers. His wife has been compelled by the West Derby guardians to pay half of the 10*s.* weekly towards his maintenance in the institution, although mainly dependent on this amount for subsistence. A son who would be willing to assist cannot do so, being numbered amongst the unemployed. I wish to point out that I do not consider it just in a case of that kind to tax the wife for the maintenance of the husband. Where the amount of her income is so small I would suggest, following the establishment of a pension fund, that the system of granting out-door relief should be broadened, and that all applications for such relief should be strictly inquired into, and, where the result of the investigation has proved satisfactory, a suitable allowance made, even though the applicant may have other means of subsistence, which will not put them above the level of a subsistence allowance. The present disfranchisement which follows the receipt of relief to be done away with, and the recipient allowed the full rights of citizenship. Disfranchisement.

17600. Have you anything further to say?—I would like to say a word in reference to the objections which aged people have to entering the workhouse, if that will be admissible.

17601. Yes, certainly?—An objection to enter the house is manifest amongst aged persons from the fact that in most workhouses there is no provision, as is stipulated by law (10 & 11 Vict. c. 109, s. 23, Glen's Poor Law Orders, page 113 or 118), for married people over, say, 60 years of age, to live together. Aged married couples.

17602. Do you know that?—Yes, my Lord, Glen's Poor Law Orders.

17603. It is against Poor Law Orders, but do you know of any unions that violate any Orders?—Yes, my Lord, I believe so far as our own union is concerned.

Mr. Pell.

17604. Which union, Birkenhead?—Yes, sir.

17605. That interpretation is made?—They are separated, I believe.

Chairman.

17606. You believe; have you taken any pains to ascertain, because it is important?—Yes; I was in conversation with one of the Birkenhead guardians some weeks ago.

Mr. Pell.

17607. And he said it, did he?—Yes; I suggested to him that the law should be altered.

Chairman.

17608. The law is all right. It is the disgard of the law?—Yes; I made a mistake. We had some conversation about this, and he said it was very hard indeed that they should be separated. He led me, by his conversation, to believe, and I took the impression from him, that they are separated.

Mr. Pell.

17609. At Birkenhead?—At Birkenhead; yes.

Chairman.

17610. It is one thing to say it is hard that they should be separated; we all concur in that, and the law concurs in it; it is quite another thing to say that they were separated. Are you quite sure that he said they were separated?—I took that impression from his conversation. I would suggest that it should be made compulsory by law that a penalty should be inflicted, or something of that kind, to make those responsible for carrying out the law to carry it out after decided upon by law; also that when a person enters the house, an aged person who may have been a voter the greater part of his lifetime, that he should not be disfranchised; that he should still retain the voting power which he had formerly, and that a certain amount of discrimination might be used in the classification of the people when living in the workhouse.

17611. We have found by the evidence that where classification is possible it is followed out to a certain extent, perhaps not sufficiently, but to a certain extent. Do you know whether any attempt has been made to classify people according to their behaviour and conduct in the Birkenhead Union?—No, my Lord, I cannot say anything to that effect. That is about all the evidence I wish to tender, my Lord. The other which I have prepared will not be exactly relevant to the question of old age.

Classification.

Mr. Hunter.

17612. Have you read Mr. Booth's scheme?—No, sir.

Cost of pension scheme.

17613. With reference to the first part of your evidence, with regard to pensions, have you attempted to form any estimate of the financial cost?—Well, I have read statistics drawn up by other gentlemen; I have never gone that deeply into the question, but I have seen it estimated at something like 30,000,000*l.* per year. I have seen it estimated at that amount to make a sufficient allowance.

Out-relief for deserving

17614. With respect to what I may call the smaller and more practical suggestion, as to the amendment of the Poor Law administration, as I understand, what you desire to create is, if I may use the expression, a privileged class of old age relief?—Yes.

17615. That persons who did not come under that privileged class would be dealt with as they are at present?—Yes, those who are not deserving.

17616. And the principal points which you refer to are that such relief should not involve disfranchisement?—Yes.

17617. That it should be adequate in amount?—Yes, sir.

should be paid by Post Office.

17618. And I suppose you would prefer that it should be paid through the Post Office instead of by the Poor Law guardians, or in some other way than through the relieving officer?—Some other way than through the relieving officer, because I know that a great objection exists to going to the relieving officer in any shape or form.

Old age to begin at 55.

17619. You would make the distinction begin for men at the age of 55?—Yes, sir, if practicable.

Mr. Hunter—continued.

17620–21. Are you aware that the number of persons between 60 and 65, and between 55 and 60, is very large compared with the number over 65?—Yes, sir; I am aware that the proportion is very large.

17622. Is enormous?—Yes.

17623. That every year by which you reduce the age enormously increases the number of possible applicants?—Yes.

Danger o favouritis

17624. Now you propose to make this turn upon the question whether a man is deserving or undeserving, and an inquiry in each particular case. Do you think that the public would be satisfied with the decision of a board of guardians that there was no favouritism?—I believe that if certain reforms were made in the existing boards of guardians the people might be satisfied to some extent; that is, a greater freedom of election than under the old system.

17625. But do you not think that, after all, whatever might be the case, people would believe that those applicants who had friends upon the boards of guardians would be more likely to be deemed deserving poor than those who had no friends upon the boards of guardians?—Well, there would always, to a certain extent, be a certain amount of favouritism shown by guardians.

17626. We have had some evidence that what the poor most bitterly resent in the administration of the Poor Law is any suspicion of favouritism to individuals?—Yes.

17627. Well, now, what would you say to this proposal: to discriminate what you call the deserving poor; to discriminate them, not in the way you propose, but by this test, viz., that those persons shall be deemed to be deserving poor who have never obtained relief from the Poor Law until they have reached, say, the age of 55, or 60, or whatever the age is?—Well, it might make things better to a certain extent, but this fact will always exist, that people may, in an emergency, have to apply to the board of guardians, for out-door relief, say, or, in other cases, where a man has been out of work for any length of time he may have to apply to go into the house, or apply again for out-door relief; but that might again exclude some of the deserving poor.

Test of n relief mi hard.

17628. It certainly would exclude some of the deserving poor, but would it not include the bulk of the class whom you have in your mind; that is to say, of persons who have been honest workmen, working hard all their lives. The best proof of their thrift and their industry is that they have never applied for out-door relief or in-door relief?—Well, I should say that it would not meet the case, altogether; it might to some extent.

17629. Would it not supply a very strong motive to those persons who were under 60 not to apply for relief until they arrived at the age of 60?—Yes; but by doing so it might cause unnecessary punishment and suffering by not applying; by warding it off, as it were.

17630. But have you considered the importance, if you are going to make a distinction, of having some fixed and intelligible rule, the application of which cannot possibly be the subject of favouritism in any sense whatever, as distinguished from the plan which leaves the board open to favouritism and to all sorts of

Mr. Hunter—continued.

influences?—Well, I can scarcely agree to the full extent with this suggestion; it might meet the case to a great extent, but I do not think it would wholly meet the case.

17631. It certainly would not; I mean that it is obvious that there would be cases which would lie outside the application of that rule and which might be treated with indulgence; but could not those cases be met by the discretion of the boards of guardians, without putting those persons into what you may call the privileged category?—It might be so, but not to the extent which I would desire.

Mr. Loch.

17632. You said that this would cost possibly 40,000,000*l.*?—£. 30,000,000.

17633. Do you think that it would do no harm to the country to withdraw a huge sum like that, and hand it over to the rates, and expend it through a public officer?—It might if taken all at once, but it could be put into operation gradually.

17634. But if it were done gradually, would it alter the harm of it?—Well, it would not be felt so severely as at first.

17635. But it would be felt very severely, in your opinion, even so?—Well, it might to some extent.

17636. Would it not be a great reduction in the amount available by various people for engaging employment in the open market for various purposes?—Well, it would depend where the revenue was derived from; from what source.

17637. Have you studied that at all?—Well, I have studied it to some extent; perhaps not to such an extent as I would have done if my time had allowed me to have gone into it, but I have not got to the bottom of the question.

17638. Do you find that many of the trade union men are in receipt of relief?—No, very few. I have known isolated cases; one in particular, but it has been through the man's own neglect in his lifetime. In our society we have an out-of-work allowance. Any man who loses his situation through his own misconduct loses that out-of-work allowance. I have known it in cases of that kind; but I have only known the case of one man who went into the Birkenhead workhouse infirmary some few months ago, and died there lately; that is the only case that I remember so far as Birkenhead is concerned.

17639. Does that apply to the younger men, or does it include the aged?—Both classes.

17640. That is to say, your trade union men, then, do not apply or require relief even as things stand?—Not that they do not require it, but we find that they are very shy in applying.

17641. And do you know cases of great distress due to the fact that they do not apply?—Yes, sir; several have come to my notice; one man in particular, but of course young men——

17642. I am speaking of the older men?—Oh, the older men; I could not take a case of an old man exactly now, but I could cite cases from our books which would show men of both classes—both old and young—who are really deserving to be relieved, and could consistently have applied for relief were it not for the shyness that they have, and the pauperising influence in taking the relief.

Mr. Loch—continued.

17643. But, as a consequence, has there been great distress?—Men have suffered, when an allowance, say, of 5*s.*, 6*s.*, or a few more shillings per week, in addition to what they were receiving as sick pay, or out-of-work pay from our society, would have alleviated their sufferings considerably.

17644. Were there many such instances?—In the last six months there have been several, at any rate,

17645. Out of how many?—Well, in Birkenhead we have, perhaps, 450 members, at a rough estimate.

17646. And was there no possibility of their immediate wants being met from any other source than the Poor Law?—Only by voluntary effort.

17647. And were they met in that way?—Yes; we organised a concert at Christmas, following the Christmas holidays, and I forget the amount distributed actually, but they ranged in amounts from 12*s.* up to a sovereign each, which was given to the men.

17648. And that met the distress?—Well, temporarily—for the time being—but it did not clear the distress away, or the cause of distress.

17649. Then in your opinion, in those cases nothing but a long permanent allowance would meet it?—No, sir; not to meet it effectually.

17650. Have you made any effort to make a long permanent allowance?—Yes; but we have no means of doing that.

17651. Is there any means, in your Society, for meeting such cases?—We have a Benevolent Fund, to be relieved out of which members apply when they are in distress. There is a certain schedule to be filled up, in which the full particulars of the case are stated; that is forwarded to our general office in London, and every case is stated exactly, and allowances suitable to the circumstances of each case are made, varying from 1*l.* up to 4*l.* or 5*l.* The allowance of an average grant would be, perhaps, 2*l.* 10*s.*

17652. But one way or another they do not come upon the Poor Law?—No, sir; not as a rule. There are, as I say, isolated cases. I was born in Birkenhead, and I can say that I know of very, very few.

17653. You said that you thought this pension would lead people to save. Your pension, I understood, was to be 10*s.* a week, or thereabouts?—No, sir; I did not suggest that in my statement, but in answer to a question from the chairman I said I thought that would be about a reasonable amount.

17654. Did you propose that sum should vary according to the case?—No, sir; I did not suggest any particular sum.

17655. Now do you think the fact that they had 10*s.* certain, say after 55, or whatever the age may be, would induce them to save?—Yes, I believe it would.

17656. What evidence have you for that?—Well, the evidence is this: that if those men had, or knew that they had, in old age, say at the age of 60, so much allowed per week, and that by joining a trade society such as ours they

Mr. Loch—continued.

could get from 7*s.* to 10*s.* a week, they would know that if they saved a little during their lifetime the workhouse would be an impossibility; that would, in my opinion, be a strong inducement to them.

17657. But as a matter of fact at present the workhouse is an impossibility?—No, sir, it is not exactly an impossibility.

More would seek relief if it did not pauperise.

17658. Well, it is avoided?—I say this: that were the pauperisation removed, men who are really deserving of relief would apply oftener than they do.

17659. But then, would not that lead to their pauperisation?—No, if the law was altered so that a man would not be pauperised by receiving Poor Law relief.

17660. But it would be the same thing under another name, would it not?—No, I take it not.

17661. The conditions would be altered?—The conditions would be altered, certainly.

17662. Does the pauperisation depend on the dependence of the individual, or does it depend on the fact that he gets the relief and keeps the franchise?—Well, that is looking at the question from another point of view. There is, of course, and it exists, an objection to applying to a relieving officer in any shape, but I believe that the objection would not be so great were it not for the consequent disfranchisement.

17663. But do you want more of the working classes to get relief?—We want them to be relieved where necessary.

Society allowance should be supplemented from rates.

17664. Can you quote an instances in which you have personally had to do with men who have not had relief, particularly in old age, who should have had it?—Yes, I have in my mind's eye an old man of the age of 70 years, who has a superannuation allowance of, I believe, 9*s.* per week from our Society; that man has never had a farthing of relief.

17665. But would you add to his 9*s.*?—Yes.

17666. What would you add to his 9*s.* for outdoor relief?—Well——

17667. What would you say was enough for him?—Well, that is a point on which I scarcely care to express an opinion.

17668. Is he living by himself, or has he others to support?—I believe, although I am not positive, that he lives with a son.

17669. He has no sons?—Yes, he has a son.

17670. Do the sons help?—I do not know what the conditions are under which he lives at home, but I believe he lodges, or lives, with his son.

17671. Are not those all questions that ought to arise before you come to the conclusion that a man who has a pension of 9*s.* a week should have an allowance?—The opinion of most working men is that when they arrive at a certain age they have expended their abilities to a certain extent in the welfare of the country as working men, and that they deserve some consideration for the results that they have helped to bring about.

17672. That is a general reply; my question is as to the particular case, and you yourself admitted that it was desirable that the younger should help the elder?—Yes; his son is helping him to a certain extent by sheltering him.

Mr. Loch—continued.

17673. Certainly?—His 9*s.* a week will not exactly pay for his maintenance.

17674. But you wish to upset that?—No.

17675. Why then should you interfere?—If this man, with his 9*s.* a week, had 5*s.* added to that 9*s.*, and you make that 9*s.* into 14*s*, that man would have additional comfort, which he should have in his old age.

17676. And you think his son would be equally likely to help him?—Yes; I think so.

17677. What reason have you for thinking that; is that your experience?—No; it is not exactly my experience.

Age at which physical power declines.

17678. Then with regard to the age at which these men are on your list, so to speak, as beginning the period of decline, that was your phrase I think, 45 and upwards?—Forty-five; yes.

17679. What wage, relatively, do they earn from 45, as compared with what you might call your minimum wage; I will take any particular department you might mention by way of a sample?—Well, from 45 to 50 they very likely maintain the minimum rate.

17680. The minimum rate; what would that be?—At the present time our minimum rate is 33*s.* per week.

17681. And before that; before 45, I mean?—Yes; 33*s.*

17682. And between 45 and 50 what would it be?—The minimum is the same up to 50 or 55, but they do not press members to maintain the minimum rate after that age.

17683. After 55 what would the rate of pay be?—We have no fixed rate for that.

Employment irregular after 55.

17684. What on an average would they earn?—Well, it is not exactly what they earn, at least, not in the amount of wages earned per week, but the employment becomes irregular; they are not employed.

17685. Can you give any idea what they would get, taking an average?—Well, a good deal would depend on the individual employer.

17686. Can you quote any single instance in which you could say what a man would earn after 55?—I could quote instances where I know that men have started and have had to work for 1*s.*, and 2*s.*, and 3*s.* per week less than the minimum rate.

17687. That would be 30*s.* then?—Yes.

17688. And do you think that a man who is earning 33*s.* as a minimum rate of wages up to 55, and 30*s.* after 55, is a man who requires State aid at all?—No, sir, when he can earn that, but they cannot earn it.

17689. And he has no means of putting by, you think, by buying a house, or in any way indirectly providing for his old age?—Well, I have been in pretty constant work myself and I have not been able to buy a house yet. The rate of wages does not allow us to do it.

Power of saving.

17690. A good many men do invest their money in that way and make some provision?—Yes, they do, but they do not do it on a bare week's wages; they have probably a family of four or five sons working who will assist; then they can do it. I know a person who lives in close proximity to me who has several sons; he has bought the house he lives in, but he did not buy it in his younger days, nor with the

Mr. Loch—continued.

assistance of his own savings, but with the assistance of his family.

17691. A large number of working-men do make provision in that way?—Yes.

17692. It would be impossible, you think, to provide for old age except through that?—A number of working-men get their houses through having assistance and by paying a small contribution weekly.

17693. You said you thought the ranks of the in-door paupers were thinned at the earlier ages by the fact that some men joined benefit societies?—Yes, sir.

17694. What is your reason for that?—Because if they had no benefit to rely upon from the society they would have to live; they would have to have food, and they would be driven to the workhouse or to out-door relief when they could not get it, or turn beggars.

17695. Do you find that men now apply for admission to the workhouse who are already members of friendly societies?—No, sir, I cannot say that; I think it is usually amongst the improvident.

17696. Then is not improvidence the root of the matter?—Not altogether.

17697. No, but usually, to use your own word?—No, sir, I do not think so. I think that a great many working men I know are improvident, but I cannot admit that improvidence is at the root of the evil.

17698. I mean of this particular evil of applying to the Poor Law at the younger age, which was your word?—Yes. Well, it certainly would: if a man gets out of work, and he has no means of subsistence to rely upon, he must either beg or steal, or go to the workhouse; but if he has this allowance, a single man would receive, say, from a society like the one to which I belong, 10*s.* per week out-of-work allowance for 14 weeks; then 7*s.* per week for 26 weeks; and 6*s.* per week while out of work up to the length of time for two years.

17699. But we have had evidence submitted to us that these people who at their earlier ages have themselves, as you say, belonged to benefit societies, do not in their old age apply to the Poor Law, so that it would seem that one way or another, just as in the case of a trade union, they avoid Poor Law relief; is that your experience?—My experience is that members of societies, whether it be a trade union or a friendly society, who have a certain amount of income coming to them, avoid the Poor Law relief more so than those that do not belong to such societies.

17700. You mentioned one case of two old ladies, I think, who kept a shop?—Yes.

17701. Do you think it would have been right in that case to supplement their earnings by out-door relief; would it have been fair to other people who were small shopkeepers?—Yes, in that particular case.

17702. But not as a rule?—It would then become one of those cases in which a strict or exhaustive inquiry should be made.

17703. In this case did you ask what the board of guardians knew?—No, I have not communicated with the board of guardians.

17704. They may have made the inquiry you are suggesting should be made, and perhaps you are judging them without knowing what they have done?—The fact of the case remains; the people were there, and they might have had help from outside sources, but their own means were very, very scanty.

17705. But you did not ask the board about it?—No, sir.

17706. Take another case, that of the lunatic, in which 10*s.* a week was paid from your union, and half of that was kept for him and half given to the wife?—Yes, sir.

17707. Did you make any inquiry about that from the board of guardians?—No, sir.

17708. But the Act as it stands requires that in such circumstances all the money should go to the maintenance of the wife?—Yes; the money in this particular case would be paid to the wife by the society, but the wife would be required to pay the 5*s.* not by our society, but by the guardians.

17709. But that, so far as I know, would make no difference; the money would go to the wife and be retained by her, and the maintenance of the lunatic would be thrown upon the guardians?—They claimed that amount of money from her.

17710. And you did not inquire about that?—Not from the guardians.

17711. The 1st section of the Poor Law Amendment Act, 1879, as it stands is this:—"The provisions contained in the 23rd section "of the Divided Parishes and Poor Law Amend-"ment Act, 1876, shall not apply to any moneys "which a pauper, or pauper lunatic, having a "wife or other relative dependent upon him for "maintenance may be entitled to receive as a "member of any friendly or benefit society, but "such money shall, subject to any deductions for "keeping up his membership required by the "rules of such society or any branch "thereof, from which such pauper or "pauper lunatic is entitled to receive such "moneys, be paid or applied by the trustees, "committee, or other officers of such society, or "branch, to or for the maintenance of such wife, "or relative; and where a pauper or pauper "lunatic having no wife or relative so dependent "upon him is entitled to any such moneys, no "claim shall be made under the said Act by the "guardians of any union or parish upon any "such society of which he is a member, or "against any branch thereof, for the expenses "incurred in his relief, unless and until the "guardians or their relieving officer shall have "declared the relief to be given on loan, and "shall have, within 30 days thereof, notified the "same in writing to the secretary or trustees of "the society or branch of which the pauper or "pauper lunatic is a member, and as such "entitled to receive any payment"?—Yes.

17712. You spoke strongly about the question of married couples; have you heard at all about the arrangements made at West Derby, for instance?—Not at West Derby. Married couples.

17713. Have you heard directly as to what is done at Birkenhead?—My conversation with the guardian.

17714. Nothing beyond that?—Simply that. I may say that I went to the guardian to ask him for information relative to this question.

Mr. Booth.

Difficult for the elderly to find employment.

17715. With regard to the effect of old age on earnings, it is not only a question of the effect on the rate of wages, but largely, I think you intended to say, on the amount of work that they get?—Yes; principally.

17716. Principally that?—Yes.

17717. That may be a matter of good fortune, or chance?—Well, I would almost call it ill-luck; because take two men applying at a gate for work from an employer. He will take the man from whom he can get most work by appearance, and the younger man has three or four or five chances for one to the older man when they are out of work.

17718. That is to say, if a man loses his job, he finds it very much more difficult to get another one?—Yes, sir.

17719. And may go weeks without earning anything?—Yes, sir.

17720. Then, with regard to those who do not apply. You know many—or believe there are many—who, although they do not apply, are struggling with very great poverty?—Yes, sir.

Needy who do not apply for relief.

17721. It is their pride prevents them applying—not the fact that they are suffering less than many who do apply?—Yes; those cases, of course, to which I refer, were what I believe will be only temporary cases, not cases which will be permanent. But the particular case in regard to the superannuated member—of course that is a permanent case.

17722. But, speaking generally, do you think there are many cases of men who have been thrifty and of good conduct, who, although suffering considerably, refuse to apply?—Yes, sir; I believe such to be the case.

17723. Then, with regard to the pensions, do I understand you to intend that the rich shall have them as well as those who are not so well off?—Well, I do not think that they would be entitled to them, or, rather, the necessity for a pension would not exist in those cases. Persons who had been rich, and who had fallen in their circumstances, of course, would be eligible; not a man with 5,000*l.*; I would hardly care to supplement that by 5*s.* per week or 10*s.*

17724. What test would you apply—at what point would you say this man is too well off to receive it?—When it can be shown that he has anything above the average to live upon.

Pension only to be given to those needing it.

17725. As much as 20*s.* a week—30*s.* a week?—Well, if a man had an income of 30*s.* per week, I should say that he ought to do without a pension. The object of the pension really is to provide those who cannot earn a living—as it may be termed—rate of wages, to have something to keep them from starvation, as at present.

17726. Would you fix a hard-and-fast line of income at which no pension was to be paid?—No, I do not know that I would.

17727. Would you leave that to the same authority that decided on the question of desert?—Yes.

17728. Have you considered the case of those who are on the margin, the line, whose income is somewhere near the line, which, although you may not fix it, is acted upon by the authority? For instance, supposing 30*s.* was chosen, how would you deal with the case of a man who had 28*s.*; would you give him the 2*s.* or the 10*s.*; would you make his income up to the point, or how would you deal with him?—That is the point where the fine line comes in. I am not going to answer that question.

Mr. Booth—continued.

17729. You will leave it to the authorities to decide?—A certain amount of discretion would have to be vested.

17730. Then, with regard to men who are working, and earning a slightly reduced, perhaps very much reduced, wage, would you allow them still to continue to earn what they could?—Well, that would depend mainly upon what amount of money, what amount of income, or State pension added to their own income, what amount it would make, it would depend to some extent upon that.

17731. That is to say, if they were earning a certain sum, you might take into account in fixing not to give them a pension, but if you did give them a pension you would not stop their right to work; is that your meaning?—Well, I must admit that I have not considered the question from that point of view.

17732. If you grant a pension, and at the same time give permission to continue the work, might it not tend to reduce the market value of such labour, labour of that class; in fact, come off wages?—I do not exactly follow you.

Would not lower rate of wages.

17733. Might not the allowance tend to decrease the rate of wages?—No, I think not; because the rate of wages is held up mainly by the younger men.

17734. With regard to the question of desert, the test whether a man shall have a pension according to his desert, according to his character, you said that thrift was to be the main question, the main test whether he deserves to be considered in his old age in the way of pension?—Yes.

Membership of a society a sign of thrift.

17735. Would you count the facts of belonging to a friendly society as almost convincing evidence on that point?—Yes, I should say that a man by paying the contribution to the society to provide for the time of hardship that he was showing a certain amount of thrift, or desire to be thrifty.

17736. So that those who do belong to a friendly society would find it more easy to prove their good claim to a pension?—I believe so.

17737. And you consider that that should tend to increase the membership of friendly societies?—Yes, I believe so.

17738. You desire that?—Yes.

17739. In fact, it is an indirect subsidy of friendly societies by the State?—I think it may be taken as an indirect subsidy.

17740. But yet you would not cut off respectable people who did not belong to a friendly society entirely?—No, sir, if they proved their respectability.

17741. The fact that they belonged to friendly societies would be evidence—nothing else?—Simply evidence that they had endeavoured to provide for time of distress.

17742. With regard to Mr. Hunter's question as to whether you accept the test of not ever having received relief, would you put it that it might be a reason—the fact of not having received relief might be a reason—for giving a pension, but you do not wish the opposite to be a reason for withholding it; is that what you mean?—Yes; I prefer to put it in that way.

Mr. Broadhurst.

Conditions for trade union benefit

17743. When your members obtain the superannuation benefit, what is the process to prove their title to it?—Well, the vital point is that they must be unable to maintain the minimum rate of wages in the district in which they are for the time being working or resident.

17744. And do they have to supply any doctor's certificate?—Yes; some proper medical evidence. I believe two medical certificates.

17745. And their inability to earn anything like an ordinary wage—how do you obtain the evidence of that fact?—Well, we go about it in this way. A member wishes to make a claim; a specially summoned meeting of the branch to which he belongs has to be called; printed summonses are sent round to the members that such member's claim to superannuation benefit will be considered at this particular meeting. Then he makes his statement—what he wishes to make—to the members present; and then the medical testimony is put in, and evidence of those who have known him for some time is given, and of his inability to obtain regular work, and that when working he cannot maintain the minimum rate of wage of that district. That is forwarded to our Executive Committee in London, who deal with the matter finally.

Might be applied to public relief.

17746-7. And do you think there would be any great difficulty here in applying such proceeding, if not in precisely the same manner, yet on somewhat similar lines, to nearly every known workman, say, Birkenhead, who has lived there all his life?—Yes, I believe it could be applied to a very great extent.

17748. Even dock-labourers are known to somebody or other the greater part of their lives?—Yes.

17749. And a system might be worked, you think, that would generally do justice all round, both to the ratepayer and the unfortunate applicant?—Yes; I believe such a scheme might be worked out.

17750. Have you any idea how many dock-labourers there are on the river: I mean on both sides of the Mersey?—No, sir. I could hardly give an estimate.

17751. Would there be 100,000, do you think?—No.

17752. Fifty thousand?—No.

17753. Well, 20,000?—I could not bind myself; but there is nothing like 100,000.

Wages.

17754. What would you think their average income would be?—Well, it varies considerably.

17755. But striking an average during the year?—Well, I should think 1*l.* per week would be a very good average.

17756. What are their rents generally?—Well, they vary. It depends upon the part of the town (so far as Birkenhead is concerned) you live in. I pay 6*s.* per week. A similar house in Birkenhead would run up to perhaps 8*s.* per week, 7*s.* and so on. But they run down, cottage houses, 4*s.* and 4*s.* 6*d.* But they are small—what you term four-roomed houses—a kitchen, back kitchen, and two rooms. But the others which vary from 6*s.* to 7*s.* and 8*s.* have a parlour attached, and in some cases three bedrooms.

Extent.

17757. That, of course, is a first charge upon wages?—Yes, sir.

Mr. Broadhurst—continued.

17758. Then a dock labourer, after paying rent, and taking the average income of, say, 1*l.* per week all the year round, would be left with about 16*s.*?—Yes. But in a great many cases, I believe, in one particular part of the town, there are perhaps two families living in the one house.

17759. Well, that would leave him, perhaps, say, 18*s.*?—Yes, on an average.

17760. And a wife; and perhaps a child or two?—Yes; some of them more; five or six children.

17761. Would you think he would be a man capable of maintaining his aged parents, or assisting to maintain them?—Not on such little income; the income is too small.

Harshness of relieving officer.

17762. Now, about relieving officers, have you ever heard any complaints as to the conduct of relieving officers?—Yes, sir; and I have seen—of course I do not know whether it would be admissible, because the person is dead.

17763. That does not matter?—The particular relieving officer to whom I refer at present on many occasions used, I heard him use, very strong language indeed to applicants. In fact, I will cite an instance, for the accuracy of which I can vouch.

17764. Did you hear it, or see it?—I did not hear it, but it happened with a relative of mine. She had paid, perhaps, some hundreds of pounds of taxes in Birkenhead. She had a daughter who lost her reason, and was referred ultimately to Chester Asylum, I believe it was; but when she went to make inquiry, and see about this case, this man abused her so fearfully that she said she would never meet him again on any subject whatever.

17765. Was this the relieving officer?—He was the relieving officer, but he is dead.

17766. What union is that in?—Birkenhead.

Case of refusal of out-relief.

17767. Now, as to the case of the two sisters to whom you referred, who had some little income from a shop; did I understand you to say that they did ultimately go to the workhouse?—No, sir; they are not in the workhouse. One of them went to live, I believe, with either a son or a son-in-law. But they have given the shop up now. They are separated, I believe, though I am not positive on that point. But one is lying at present very ill, and living either with a son or son-in-law.

17768. When you speak of respectable people, what you mean is, people who have generally been industrious and sober?—Yes, sir.

17769. That is your interpretation of what you mean by respectability?—Well, I will interpret it so.

Pension should go to aid savings.

17770. And you think that the man or woman who, by self sacrifice, has provided 5*s.* or 6*s.* per week pension or annuity should be publicly rewarded by some other assistance to make it up; do you say that it should be a comfortable income?—Yes, sir; without any pauperising influence attached to it.

17771. Without pauperising them?—Yes, sir.

17772. So as to bring in an income, if not at all meeting all their wants, yet one of generally fair comfort?—Yes.

Mr. Pell.

17773. As to the two ladies who kept a shop,

Mr. Pell—continued.

Case of refusal of out-relief.

to whom the board refused to continue out-door relief; if you were keeping a little shop adjoining that of this woman, dealing in the same goods, do you think she would be able to undersell you with a portion of her income found by other means?—In the particular class of trade that she was doing it would be impossible for one to undersell the other.

17774. What sort of trade is that where you cannot undersell a person?—Well, the extent of her trade was this—a halfpenny-worth of candles, a pennyworth of matches, and so forth; just in a shop window about this size (*illustrating*); but it was just a matter where she would perhaps make 2*s.* or 3*s.* in a week—perhaps not so much.

17775. You do not think she would be able to give 17 ozs. to the lb. instead of 16 ozs.?—No; I am sure not.

How to raise funds for pensions.

17776. You have said, I think, with regard to the pensions, that you would furnish the pensions from two sources—one would be ground values, and the other would be monopolies? Did I understand you rightly?—Yes, sir; those were the words used.

17777. Will you explain what you mean by taxing ground values?—Well, in this country we have got a great amount of ground; for instance—I do not know whether I have used the right term in calling it ground value——

17778. We will not quarrel about that?—But we have in this country a great amount of ground which is not cultivated, which it is possible to cultivate, but which is not put into cultivation—which is allowed to lie idle. Rather than allow it to lie idle, as at present, I think it ought to be taxed to some extent to assist those poor people whom the land being uncultivated might affect.

17779. You were not thinking of taxing what you call ground rents?—No, sir; not at all.

17780. Well, now, the monopolies you would tax?—Well, it is perhaps rather a wide subject to deal with; but there are a number of monopolies.

17781. Well, name one?—I am hardly prepared to go deeply into this discussion.

17782. Name one monopoly that you would tax. This is very interesting, you see. Perhaps one does not occur to your mind. I will not press it. Well, then, you have told us that the pension would be 10*s.* per week to persons of good character, after they had reached a certain age. I forget whether you fixed any age or not?—I suggest that 55 would be a reasonable age.

Needy with well-to-do children.

17783. Just consider this: did you not say that you thought that children well-off ought to maintain their parents if they had need of their help?—Yes, sir; that is where children were really able to do it.

17784. Yes; I said that children who are well-off; you said, did you not, that they should maintain their parents if the parents were in need of their help?—Or assist in their maintenance.

17785. Now, I want to know, would you give a pension to a male person of good character, who is poor, but who had children who were opulent; really well-off, and themselves able to

Mr. Pell—continued.

maintain them?—That would be a matter for consideration——

17786. I want your answer?—By the people who would have to administer the law.

17787. I want your answer, what your opinion is, not of the persons who are going to administer it, because it may be a point you have not considered. You have told us you think a child, when well-off, should maintain a poor parent, and I quite agree with you?—I cited the case in this way, that the inducement of a pension to an aged person——

17788. I will not take that as an answer. I want you to answer my question. Would you give a pension to an old person of good character, who is poor, but who has children who are opulent and well able to maintain them?—It would depend on what their opulence consisted.

17789. Well, 1,000*l.* a year, if you like; or 100*l.* a year?—I would scarcely offer a pension to a person with 1,000*l.* a year.

17790. Would you give a pension to an old person of good character, who was poor, but who had children, who were opulent and well able to maintain them?—I would make the children maintain them in a case similar to that which you have cited.

17791. But would you give him a pension, is my question?—Providing the sons would not maintain him.

17792. Then would you relieve the sons of their duty, though you say it is their duty, by giving them a State pension?—No; I do not mean it in that way.

17793. Then you would not give him a pension?—If the law would compel the child to pay the law should compel the child to pay, but if the law does not compel the child to pay, and the child does not pay, then the parents must not be allowed to starve.

Destitution should not be the test for relief.

17794. Do you think it is the duty of the State to relieve poverty, and not to confine its relief to destitution?—I mean to say this, sir, that the law should not make it absolutely necessary that a man must be absolutely destitute before they grant him relief in the shape of out-door relief.

17795. Would you anticipate destitution, and assist the persons while they were called poor?—Yes, sir.

Cost of inquiry into character.

17796. Who is to draw the line between poverty and destitution?—That is where the searching inquiry which I suggest would come in.

17797. You have told us about the inspectors, and their inquiry; would you have their inquiries made upon oath?—Yes.

17798. You would?—Yes.

17799. You would have them empowered to administer oaths?—Excuse me, sir, you mean the inquiry from the person made on oath, the person giving the information to be on oath?

17800. Yes?—Yes; I quite agree with that.

17801. And to summon witnesses before them?—Yes, sir.

17802. And to put the oath to them?—Yes, sir.

17803. Do you not think that would be a most extraordinary costly system to the country, in addition to the 10*s.* to be given to the pensioner, that there is all this expensive inquiry, bringing

Mr. Pell—continued.

witnesses, probably, sometimes from America, it might be, at all events, from one end of the kingdom to the other. Perhaps you have never considered that subject?—My answer was, of course, in reference to the suggestion that you made, supposing it to arise that inspectors were appointed, and so on.

17804. Well, I am taking the case of the inspectors you thought of?—But it would be quite possible to make it without that stipulation, although I would not object to it. I do not stipulate that it should be given on oath, but I would personally; my own opinion is that I would have no objection to it, but I do not make it a condition.

17805. I did not ask for any more than your own opinion?—I would not make it a condition.

Mr. Henley.

17806. What is the name of your society?—The Amalgamated Society of Engineers.

17807. I hold in my hand here the rules; I see rule 30 says, "Any member 55 years of age, "who has been 25 years successively in the "society, who is not out of benefit through "arrears, and who through old age or infirmity "is unable to obtain the ordinary rate of wages, "and applies for superannuation benefit, shall "state his case to a summoned meeting of his "branch. Should the meeting be satisfied with "the validity of his claim, the branch secretary "shall furnish all evidence to the executive "council, who shall have power to grant the sum "of 7*s.* per week; or if 30 years a member, 8*s.* "per week; if 35 years a member, 9*s.* per week; "and if 40 years or upwards, 10*s.* per week;" is that rule in existence in your branch?—Yes, sir; in every branch.

17808. So that you do provide for old age?—Yes; so far as our rules allow.

17809. And what you propose to do would be to supplement this by State-aid?—Yes, sir.

17810. That is what you propose?—Yes, sir.

17811. Can you tell me, taking the men who enter into your trade at 25 years of age, what would be the proportion of them who live up to 65 years of age?—Well, I could not give you the figures from memory.

17812. Would half live up to it?—Well, I would scarcely, without looking at our yearly report, venture an opinion upon it.

17813. Do you draw any distinction in your scheme between the married and single men who have been thrifty all through life?—No, sir, I do not; I could scarcely say how many of our superannuated members are married or single.

17814. I will take this case, a man who has had no one to support except himself, and had been earning good wages all his life and a man who has brought up 10 children; should you make any difference between those two men when they arrived at the age of 60?—That is a point I can hardly answer without some consideration.

17815. Well, you have not thought of that?—No, sir, I have not.

17816. Well, with regard to women, should you make any provision for women?—I believe that women should have it equally with men.

17817. That women should have it?—That they should have a pension allowance.

Mr. Henley—continued.

17818. Do the people of Birkenhead draw any distinction between the workhouse proper and the sick wards, or the infirmary, as it is called?—In what way, sir? Infirmary.

17819. Well, you have told us that they had a great horror of going into the workhouse; have they the same feeling of going into the infirmary at Birkenhead—the Poor Law infirmary?—Well, I do not think they dislike the infirmary wards so much as the other.

17820. There would not be the same aversion to going into it as into the workhouse?—No, I do not think there is, although, of course, they still have an objection to the pauperisation; but, still, I do not think there is such a bitter feeling against going into the infirmary as there is against going into the workhouse itself.

17821. Well, you have been asked a good many questions about the case which you did not know accurately about—married couples being separated in the workhouse at Birkenhead?—Yes. Married couples.

17822. Have you ever known a single case where aged persons have applied to live together and the guardians have refused it?—I have not; I may say that personally I am not acquainted with any of the people in the workhouse.

17823. I want just an answer to that; have you ever known an instance where the married couplies applied to live together, and the guardians refused to allow them?—No, sir.

17824. Now, is there any feeling among the working people you have come across that paying into a pension fund when they are young and being provided for when they are old, to a certain extent, saves in poor rates?—Yes; I believe there is; not only in the pension, but in contribution generally, to a trade or friendly society, they believe that they are avoiding expense to the rates, I may say. Lavish out-relief would not check thrift.

17825. They think they are saving the rates if they pay into a benefit club?—Yes, sir.

17826. They think they are?—Yes; I believe that is the general feeling among them.

17827. They think the large fund expended in out-door relief, is about the best benefit society they could go into, perhaps?—Do you mean as regards out-door relief or the society?

17828. Well, if it were given lavishly or freely, there would be no necessity to go into a benefit society?—Then we want it not to be given lavishly, but with discrimination.

17829. But I am asking the question, supposing the out door relief were given freely and lavishly, would the people then consider there was no necessity for going in a benefit society?—No, sir, I do not think they would take that view of it; I think they would still hold to the friendly societies and the trade unions.

Mr. Ritchie.

17830. This inspection that you spoke of in order to decide whether or not a poor person was getting so much a week, would you have that done by Government inspectors or by local inspectors, in the various localities?—Well, I should think local inspectors would be better. Inquiry into character by inspectors.

17831. It would be essential in point of fact that the people who made the inquiries should have some knowledge of the locality, of the people that live in the locality?—Yes.

Mr. Ritchie—continued.

17832. And therefore the inspection would be local?—Yes.

17833. And the decision would have to be taken by a local authority?—Yes, sir, by the local authorities.

Compared with Poor Law system.

17834. Are you aware that at the present time the boards of guardians are perfectly unfettered in the amount of out-door relief that they may give to persons applying to them; speaking of the aged, of course, they are quite unfettered as to the amount?—I believe that they have a certain amount of discretion allowed them.

17835. Full discretion?—I have not been aware that they are unfettered.

17836. I am speaking now with regard to old persons; you are not aware that it is entirely in their discretion as to the amount of out-door relief which they can give to old persons?—No, sir.

17837. But as a matter of fact their discretion is not fettered, and they act through their own local inspectors; is not that very much the same thing as you are advocating?—No, sir; I do not want the money to come through the Poor Law in any way; the present law altogether deprives the recipients of the rights of citizenship.

17838. Yes; but I mean apart from the question of disability, and taking it simply as a question of relief; is not that very much the same system that you advocate?—No; I believe that the inspectorship system would be far better than the visitation by one man, as at present, in the shape of the relieving officer.

17839. But you are aware that the guardians of the parish from which the applicant comes, makes his own inquiries and states his own views too, from what he knows or from what he hears?—Yes.

17840. However, I take it that even if you were assured of the fact that the local inspection was everything that it ought to be by the boards of guardians, and the action of the boards of guardians was unfettered in regard to the old people, that would not in any way reconcile you to the existing system?—It might to some extent, but the discernment which is used by these gentlemen who administer the law is not, in my opinion, what it should be.

17841. No, but whatever system you set up you must necessarily have some person or persons upon whom you must rely very largely for information?—Yes.

17842. And all inspectors, whether they belong to Poor Law, or any other body, must, of course, vary in capability, and in temper, and in disposition?—Yes.

17843. And there is no reason, is there, why those you suggest should not vary likewise, should not have the ordinary human weaknesses as well as the others, so that it would always be open to reflection, would it not; any kind of inspection would be open to the reflection that the inspector or inspectors were not humane, or were not sufficiently considerate, would it not?—There is a certain amount of truth in that argument.

Mr. Loch.

17844. Might I just ask you one question. You said that after 55 a man of your union would be in a condition of inability to maintain the wage level of the district?—Yes, sir.

Mr. Loch—continued.

Trades union rule on minimum rate of wages.

17845. And you said also that it depended on the employer to a large extent whether they got work or not?—The employer or his foreman who take the men on.

17846. Is it not due to the rules of your own union that the people who are members are in such difficulty after the age of 55?—No, sir; we do not say that they shall not maintain the minimum rate, that they shall not get that rate if they can.

17847. But why should they not go on until they are dismissed, or something; why should they not go right on after 55 earning what wage they can, and earning the wage level, or something approaching to it?—They do so when they can.

17848. Why are they going for weeks without work?—Because they cannot get it; the employer will not give it to old men; he prefers younger men.

17849. And is it entirely due to the employer and not due to the trade union rule?—The trade union rule does not debar a man from getting as much money as he can or obtaining as much work as he can. We do not bind or restrict them; we want them to get work, and our superannuation rule does not keep a man from getting work; it is his own physical disability, and his appearance outside the works.

17850. And, therefore, the fact that a man does not get this minimum wage pretty steadily after 55, is in your opinion due not at all to the trade union, but entirely to the employer?—Exactly; we shall never instruct a man to take 30*s.* when he can get 33*s.*; never.

Effect on those getting old.

17851. No, but would you let him have his 33*s.* or 25*s.*, or whatever it may be, which is possibly the true value of his strength after 55, or will you interfere if he has lower wages than a certain amount?—Well, I will explain the practice that we adopt with reference to our local committee, of which I am secretary. Every case of non-payment of the minimum rate is reported to the committee; the man attends before the committee and explains the circumstances of his own case, and the committee decides the case on its merits. If they think that it is better to let the man go on working, he being a man of elderly appearance, they allow them to go on in preference to drawing him out of work and putting him on an allowance of 10*s.*

17852. Then it does depend on the union; you see whether a man is to go on the 10*s.* list or not to receive the minimum wage, or anything less than the minimum wage from the employer, whereas the employer might be willing to take that man at a lesser rate?—My answer to that question was this: that the society does not say to the man, "You must accept 30*s.* instead "of 33*s.*"

17853. No; but the society does say to the man, "You will either come on the 10*s.* list, or we shall fix the wage that you shall earn"?—There is a standard minimum in all trades.

17854. But, after 55, you fix the lesser wage, and under such conditions that the employer

Mr. Loch—continued.

does not fix the man's wages according to his value, but according to that standard?—No; he pays him according to his value; he pays him his value, and the case is considered afterwards.

17855. But you consider it with a view to settlement afterwards?—We consider it with a view to adopting the best means.

17856. With the view of drawing him out of the works and putting him on the 10*s.* list; true, that is to say, you take him from a lesser wage he might earn for himself and put him on your 10*s.* list?—I do not say we do that. The impression I took was this: that Mr. Loch wished to get round to the point that we forced our members to accept superannuation, whereas we do not.

17857. No, not at all; the alternative, as I understood you to say, was this: that a man should have his 10*s.* of superannuation allowance, or a minimum wage, which I understood you to say, was 30*s.*?—Thirty-three shillings.

17858. And I wanted to know whether there had been cases where a man had been allowed to take 30*s.*, 25*s.*, 20*s.*, or 15*s.*?—As a rule we allow a great amount of discretion to men over 55 years of age.

Chairman.

17859. Is the meaning of your answer this, that if you think, taking into consideration his strength and health, that 15*s.* is enough; do you think that you would decide that it was enough?—Well, you have gone to the other extreme, my Lord, in fixing 15*s.*

17860. Well, say 1*l.*; I do not care, call it 1*l.*?—Yes, each case is decided upon the surrounding circumstances.

Mr. Broadhurst.

17861. The merits of the man?—The merits of the man.

Chairman.

17862. Please answer my question. Supposing a man were offered 20*s.* instead of 30*s.* on account of his decreasing strength, is it likely that your committee would allow him to take that sum?—That is a question I cannot answer.

17863. You must have had considerable experience in those questions?—Yes, my Lord. I have explained that I could not say what they would do or what they might do.

17864. What have they done in the past in similar cases?—Not so low as that.

17865. Not so low as 20*s.*; then he has no choice between something approaching 30*s.* and the 10*s.*?—It is as I say, that each particular case is taken on its merits with the surroundings.

17866. Yes, but you say you have never known a man, however great his strength may be, allowed to accept wages so low as 20*s.* per week?—No, my Lord.

Mr. Booth.

Result of not applying rule.

17867. May I ask what happens if a man declined to follow the directions of the society, and did work at a lower wage than they thought right; would he cease entirely to be a member,

Mr. Booth—continued.

and lose the chance of future benefit, or would he merely lose his benefit during that period?—He would be dealt with by the same committee; the offence would be taken into consideration.

Mr. Ritchie.

17868. The offence, did you say?—Well, we term it an offence, and it would be considered exactly on the surrounding circumstances; but our rule for matters of that kind reads in this way, "acting contrary to the interests of the "society"; then a member who is found what we term "guilty" of doing that is liable to exclusion.

17869. And suppose he continued to work at the employment at the 20*s.*, and gave up the benefit of the society, would the trade take any action with regard to the man, or his employer, if he continued working at wages that he was forbidden to work at?—No, sir. I cannot quote any case in which such action has been taken, at least so far as the Liverpool district is concerned; we have never worked in that direction. If a man has worked, he is simply left to himself.

Mr. Pell.

17870. Suppose that man is faithful to his society, as I think he would be, and he does not get the wage you think he ought to have, he does not get it, never mind what the circumstances are, then, under those circumstances, he having been a good and faithful member of your society, would he naturally receive a pension, or would he be left upon the world?—It would depend upon the age of the man, whether he had been sufficiently long in the society to claim a pension.

17871. Certainly; but suppose he had been sufficiently long?—And he showed reasonable proof that he could not obtain the minimum wage of the district, then he would be superannuated; we call it superannuation, not pension.

17872. That is to say that it really comes to this: that if the circumstances of the trade became such, times so bad, that wages really dropped to below what the society at the time may have thought fit, you might have a good many pensioners put upon your hands; is that what it would be?—Yes; we find that we have more come on from what you may term natural causes, the ordinary coming, gradually growing old and coming on, physical debility, very few cases occur in reference to the part we are discussing.

17873. Has it been the habit of your society, or the practice of your society, as you find the demand for men dropping, and the amount of work going to become less in a series of years, has it been your rule to admit a lower wage being taken?—We often fluctuate with trade; we suffered a reduction of wages in the Liverpool district 12 months ago, in January last year; on the 6th January of last year, we suffered a reduction of 1*s.* a week to enable the employers to meet their liabilities.

Chairman.

Minimum wage allowed by trades' union.

17874. I should like an answer to one question; you said you never remember an old man being allowed by the committee to accept wages to low as 20*s.* when the prevailing wage was

Chairman—continued.

30*s.* Do you remember what is the lowest sum you have allowed them to accept?—No, I could not say now without a reference to our books.

17875. Have you ever known them allowed to accept anything under 30*s.*?—Well, I can scarcely answer the question correctly now, my Lord, not from memory.

Mr. Pell.

Superannuated may work but not at the trade.

17876. Suppose this man his Lordship is referring to took work out of your business and went and filled a dung cart, say, would he lose the benefit of your society; would you prohibit him taking up other work?—No, sir; he cannot work at the trade. If any member in receipt of superannuation allowance can get a job and can work his allowance stops, and when he is out of work his allowance begins again. We have many superannuated members who keep shops, and so forth.

17877. But you would not exclude a man from all future benefits in your society if he took work in some other industry *pro tem.* for the time?—No, sir.

Mr. Broadhurst.

17878. May I ask whether you have in your mind now, or can call to mind, any case where your branch ever refused to allow men to work at the wages offered by the employer, the aged men over 55, to which your special rule applies; you have a special rule applying to men over 55?—I cannot quote, so far as the Liverpool district is concerned, any case where we have refused to meet an employer's reasonable offer.

17879. Do employers care much to have them about the shop when they are below the average speed?—No, sir, they do not.

Machinery and the old.

17880. They are not likely to offer a man 15*s.*?—No, because his value depreciates to more than that amount per week to the employer.

17881. Yes, because he is employed about machinery, and the machine costs as much for an old man as for a younger man?—Yes, of course the introduction of machinery has altogether altered the matter of producing; what you may term a high-pressure speed has been introduced, and one man must be able to keep up with another or he must leave.

Mr. Broadhurst—continued.

17882. So that the 15*s.* and 1*l.* a week a man is not very likely to occur?—No. Well, I have acted as secretary now something like five years, and I do not know of a case.

17883. Just so, that is the point; I wanted you to say so, that you do not know of such a thing?—No.

Mr. Loch.

Union does not arrange with employers for work for old.

17884. Have you, as a trade union, done anything at all towards trying to arrange with the employers for the employment of the older men at lesser rates?—No, I cannot say that we have so far as Liverpool is concerned.

17885. Then are you not, therefore, by your trade union to a great extent artificially creating a demand for pensions by reason of the alternative, which, no doubt, machinery, to a certain extent, has led to, under which a man must have either your 10*s.* pension or practically the minimum wage?—No, sir, I do not think we are, because we will take an instance: put two men together side by side in a workshop, one is an inferior workmen to the other, you can put an aged man in that position because the aged man at 55 or 60 years of age cannot reasonably compete with a man of 25 in the amount of work. My point is this, that supposing the employer to pay the inferior man 30*s.* a week, the good man 32*s.* or 33s., as our minimum is, the employer is at a loss with that man, because if he depreciates at all it is to a much greater extent than 2*s.* a week—far greater, ten times the amount.

Mr. Broadhurst.

17886. Because of the machinery?—The machinery and the amount of work turned out.

Mr. Loch.

17887. But on the other hand, you have not tried to solve this problem as a trade union problem?—Well, we find it is a very dangerous problem to solve or attempt to solve.

The Witness withdrew.

Adjourned till To-morrow at noon.

FORTY-EIGHTH DAY.

Wednesday, 14th March, 1894.

In the Queen's Robing Room, The House of Lords, Westminster, S.W.

PRESENT:

THE RIGHT HON. LORD ABERDARE, G.C.B., CHAIRMAN.

THE RIGHT HON. JOSEPH CHAMBERLAIN, M.P.
SIR H. E. MAXWELL, BART., M.P.
MR. J. J. HENLEY, C.B.
MR. ALBERT PELL.
MR. W. A. HUNTER, M.P.
MR. C. S. LOCH.
MR. CHARLES BOOTH.
MR. HENRY BROADHURST.
MR. J. J. STOCKALL.

MR. E. AUSTIN BROWNE, *Secretary.*

Mr. THOMAS FATKIN, called in; and Examined.

Chairman.

17888. You are, I believe, Manager and Actuary of the Leeds Permanent Benefit Building Society?—I am, my Lord.

17889. How long have you been an officer of that society?—About 24 years; since 1869.

17890. This is not your first appearance before a Royal Commission, I think?—It is not, my Lord.

17891. You have given evidence, on occasions, more or less bearing upon the interests of the working classes before?—I have, my Lord.

17892. Have you had any experience of working men before 1869?—Yes, my Lord; I was engaged with a large railway company, the Manchester, Sheffield, and Lincolnshire Railway Company, and subsequently with a large iron works.

17893. How long were you there?—About 15 years altogether, my Lord.

17894. And there you came into contact with a large number of men, and the various workmen employed in ironworks?—I did, my Lord.

17895. Had you, at that time, begun to interest yourself in questions relating to thrift as regards workmen?—Yes, my Lord. I always took a great interest in that direction from my youth.

17896. When you first began to look into these matters, what was the state of thrift among the working classes with whom you were acquainted?—The institutions for thrift were very little patronised, but the working men generally joined friendly societies and trade unions. At that time very few indeed joined savings banks or building societies.

Chairman—continued.

17897. However, about that time they began to take an interest in the matter?—Very little interest in that matter at that time.

17898. You have been kind enough to supply me with an outline of the evidence that you propose to give. I will pass over the next question, and I will tell you why. It refers to the great decrease in the amount paid under the Poor Law between 1871 and 1891. Whilst the population increased 27 per cent., the cost per head had decreased materially. And then again you have referred to the great decrease in serious crime, especially among juvenile offenders. Now, I do not ask you any of those questions because, in the first place, they will lead to a good deal of difference of opinion and discussion as to the basis of your calculation; and, in the next, you seem to assume that the increase of thrift has been a principal cause in the decrease of pauperism and the decrease of crime. I have no doubt it has had some influence; but there are so many other influences at work, some of them perhaps still more important, that I think we could hardly accept those statements without, at any rate, leading to a great deal of question and controversy. I will pass over those, therefore, if you please, and ask you to tell us your experience as to building societies?—Yes, my Lord. In the society of which I am manager and actuary, the Leeds Permanent Benefit Building Society, the members and depositors had, in 1871, 417,310*l.* placed to their credit. A Royal Commission that took evidence, in 1872, on building societies, considered this a gigantic sum for the working-

Building Societies.

Chairman—continued.

classes to have accumulated in one society. Twenty years later, in 1891, the members and depositors in the same society had 1,500,000*l.* standing to their credit; and, in addition, they had, during the 20 years, withdrawn for the purpose of buying or building property, support during sickness, old age, &c., above five millions of money.

17899. Have you made a comparison between the amount due to members and depositors in building societies between 1871 and 1891?—I have, my Lord.

17900. Would you state what it was?—In 1871 the total amount due to members and depositors in building societies did not exceed 10,000,000*l.* In 1891 the amount had increased to 50,000,000*l.*, and during the 20 years I estimate that 100,000,000*l.* had been withdrawn.

17901. Your estimate is that, at least, 150 millions of savings have been applied in building societies?—One hundred millions have been withdrawn for the purpose of buying and building property, purchasing annuities, commencing business, support during sickness, old age, &c.: besides what is now due to depositors.

17902. Have you got trustworthy materials for making that calculation?—I have, my Lord.

17903. In what do they consist?—In our own society, which is a fair representation of the building societies throughout the country.

17904. Your own society. Please give me the figures of your own society. But how are you able to speak of the effect of the building societies all over the country?—Well, my Lord, I think we are a fair representation of building societies; and we have several in Leeds.

17905. I can quite understand that you are able to speak of the application of savings to building societies in Leeds. But when you give us these figures of building societies in general, and their great increase since 1871, and you say that between 1871 and 1891 as much as 100 millions have been applied to them, that refers to the whole country?—It does, my Lord.

17906. And is it only an estimate of yours founded upon your experience at Leeds?—I think, my Lord, when I can speak of the people connected with one society in Leeds having withdrawn five millions, I think it is a fair estimate that all the building societies will not have repaid less than 100 millions during the 20 years.

17907. It is only a probable estimate; you have no figures or returns?—I have no figures.

17908. Or data to go upon?—No, my Lord; but I have five millions for one society in Leeds; and if I had to include all the building societies in Leeds, I should increase that five millions to eight. I think, therefore, if I can show that the Leeds Building Societies have repaid 8,000,000*l.*, my estimate of 92,000,000*l.* for all the other building societies in the kingdom is not excessive.

Leeds Permanent Building Society.

17909–10. Confining yourself then to the district that you best know, what evidence have you that that sum has been principally subscribed by the working classes?—Since the establishment of the society in 1848, the average weekly payments of investing members have never exceeded 3*s.* 6*d.* per week per member, and we have had thousands of members who have not subscribed more than an average of 1*s.* a week each.

Chairman—continued.

17911. Do you think those that were subscribing 3*s.* a week were probably members of the working classes?—I do. I could have given you thousands of names; but you can take it as an absolute fact that 90 per cent. of those that are subscribing 3*s.* or 3*s.* 6*d.* per week belong exclusively to the wage-earning classes.

17912–3. Is it within your own personal knowledge?—It is.

17914. I suppose the reason why they had devoted so large a portion of their wages was that they looked to a speedy and large return?—Yes; coupled with the fact that they have facilities to draw out small amounts of their savings without drawing out the total amount.

Cause of success among working classes.

17915. To what cause principally do you attribute the success of this society in obtaining the savings of the working classes?—By giving every member of the society a voice in its management, allowing them to elect their own directors, and otherwise taking the members into full confidence in reference to all the internal workings of the society—candour, and no concealment; allowing them as high a rate of interest for their investments as was compatible with good security. I do not believe there is a country in the world in which working men think alike and act alike as they do in England. Let there be mutual confidence and self-reliance in any association they themselves form, and, with honest and intelligent management, success is certain. This will never be the case in any State-managed or State-aided institution in England. On the other hand, I am a strong advocate for a real supervision by the State over all institutions in which working men invest their savings, whether worked through the Registry Office or any other Government Department.

17916. Are you acquainted with other institutions in Leeds in which the working classes are investing their savings?—I am, my Lord, and take great interest in all their transactions.

Savings banks &c. at Leeds.

17917. Will you state what you know of them?—We have the Yorkshire Penny Savings Bank, with its head office in Leeds. During the year 1892, there were 120,022 deposits made at Leeds, amounting to 1,203,454*l.* 10*s.* 3*d.*; and there are in Leeds, in connection with this bank, 25,947*l.* open accounts with credit balances, amounting to 1,201,936*l.* A few years ago this penny bank opened a branch at Sheffield. In 1892, 91,131 deposits were made amounting to 464,648*l.* The total number of open accounts at this penny bank, and its branches at the close of 1892, was 319,618, with credit balances amounting to 6,578,638*l.*, being an average of only about 20*l.* for each depositor. Again. We have an admirable institution in Leeds, "The "Leeds, Skyrack, and Morley Savings Bank." In connection with this bank there was in 1872 an investment department opened, and there is now 529,034*l.* to the credit of depositors in that department; and in addition to this sum there is 585,541*l.* in the savings bank fund due to depositors. This bank was first opened in a small house in 1818. Since that time 1,542,715 separate payments have been made, amounting in the aggregate to 8,624,347*l.*, being an average of

Chairman—continued.

5*l.* 12*s.* each payment. Similarly satisfactory results have been obtained by the Leeds and Holbeck Building Society, the Leeds Co-operative Society, &c. All these institutions are mainly supported by working men. Let the working men continue to look well after their own associations, and in 25 years hence the workhouses in Leeds will be occupied by the idle and improvident only. My Lord, I submit those figures for the purpose of showing that if the working classes throughout the country will open their own associations that they are quite capable of looking well after their own interest.

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le societies
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creasing.

17918. Have you ever made an inquiry as to the proportion of the working men of Leeds who belonged to these institutions, and the proportion who belonged to none?—I have, my Lord. I should think it is a small proportion of the working class that do save as compared with those that can save if they like.

17919. Now, at Leeds, where all these societies are so largely supported, do you think that the majority of working men are unconnected with any of them?—I do, my Lord.

17920. And you hope to bring them in by degrees?—We do. We think there is a great improvement taking place yearly. We find in our own society that the working classes are yearly increasing.

arious ways
saving.

17921. Has any scheme occurred to you, beyond those in actual operation, for encouraging thrift among the working classes?—No, my Lord; I think we have everything in Leeds to induce habits of thrift among the working classes. Many of them like the co-operative system; others like the savings bank; others like the building societies; and others like friendly societies.

17922. Have you considered and examined any of the schemes for encouraging thrift and making provision for old age by means of State contributions?—I have, my Lord.

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cumulation.

17923. And what is your opinion of them?—I am of opinion that such schemes would have the effect of disturbing the entire financial arrangements of the nation. The great work now accomplished by friendly and other societies would be seriously damaged, and, I believe, the poor rates would increase enormously during the next half century. The State would have to constitute itself into a huge banking establishment, and its accumulated funds would, at the end of the next 80 years, amount to hundreds of millions of pounds. As this is a most important national consideration, I will deal with exact figures. There are now living in the United Kingdom 295,783 males between 20 and 21 years of age. I will assume that this number commence to pay 1*l.* per man, per annum, to a State fund. I will further assume that the population remains stationary, and that the same number only, 295,783, will commence to subscribe in every subsequent year. Suppose the State were to repay to the nominees of those persons who died before attaining 65 years of age the amount subscribed, without interest, and debit the reserve fund with 2½ per cent. interest. the reserve fund, at the end of 45 years, before any annuities became payable, would amount to 331,421,665*l.* It must be borne in mind that I have only taken the subscription to the fund at a fraction over 4½*d.* per week, and I have excluded the female population altogether.

Chairman—continued.

17924. Have you founded those calculations upon any scheme which has been laid before the public?—Yes, my Lord. I have taken the actual population of the country as supplied by the Registrar-General.

17925. But that is not a scheme; I asked you whether those calculations had reference to any particular scheme?—Yes, my Lord. My answer was directed to the cost that it would be to the country if any scheme were in force.

17926. Well, but cannot you answer the question whether you had before you any particular scheme; yes, or no?—No; I have no particular scheme before me. If the State were to receive 1*l.* per annum as above, and repay to annuitants on arriving at 65 years of age 8*l.* per annum for life, as at present, the State would accumulate 636,884,853*l.* at the end of 80 years, which would be 451,353,720*l.* in excess of the amount required. I merely submit these figures, my Lord, to show that I do not think the State, at the present time, with the powers they possess, deal as fairly with the working-classes as they ought to do, without any subsidy.

17927. What is your opinion of schemes brought out by friendly societies for annuities in old age?—Although friendly societies are much superior (that is what the friendly societies have introduced) to any suggestion I have yet seen for a State-worked pension scheme, I do not believe that 5 per cent. of the working men who join friendly societies will, voluntarily, subscribe to any one of the schemes adopted by the friendly societies, and I am much surprised if the leaders of the societies have not, themselves, discovered this fact already.

Annuity schemes of societies unpopular.

17928. What is your reason for entertaining that opinion?—Many years ago the Directors of the Leeds Permanent Benefit Building Society submitted a scheme to the members and depositors, numbering about 15,000, with 1,500,000*l.* standing to their credit, by which scheme any person could deposit a sum of money, and receive in return a given annuity for any number of years, not exceeding 40, with power to bequeath or withdraw the balance due, with 3 per cent. interest, at any time. Notwithstanding that several thousand pamphlets were issued, and large sums spent in advertising, there are not ten working men who have availed themselves of the scheme. Since the scheme was submitted the society has enrolled many thousands of working men as subscribers, and received and paid out several millions of pounds to the working classes, in principal and interest, in the ordinary way. I do not believe that the society could transact much business on the annuity principle, even if 5 per cent. interest were allowed. If, therefore, the Leeds Permanent, possessing, as it does, the confidence of the working men of Leeds, cannot transact an annuity business, I do not believe that either the friendly societies or the State can possibly succeed in such an undertaking. Now, my Lord, I have good grounds for stating that during this last year or two the Manchester Unity of Odd Fellows and the Foresters have tried this annuity business, but with no success at all.

Examples: Leeds Society.

17929. Do you think such schemes have been sufficiently long on trial to test their ultimate success?—Well, my Lord, we have tried it—it was a pet scheme of my own—to show that we

Chairman—continued.

could do much better for working men than the Government could do for them, and we have spent hundreds of pounds in advertising, and I am quite certain, if we cannot get them into this annuity business in Leeds, that neither the Government nor friendly societies will succeed.

Dislike to sinking capital.

17930. Have you found that the working men have a disinclination to invest their capital in the purchase of life annuities?—They will not sink their capital in annuities and lock up their savings.

17931. What is the reason for that disinclination?—Because they like command of it themselves with power to withdraw one or two pounds at any time. My experience goes to show that as soon as a working man has got 10*l.*, 15*l.*, or 20*l.*, to his credit, he has the greatest repugnance to even draw 1*l.* out of his own savings. We have hundreds who say "cannot you let me "have 10*s.*, cannot you let me have a pound." To be compelled to take it in the shape of an annuity at any fixed time is unsuitable to them.

17932. Do you find that that feeling grows as age advances?—I do, my Lord.

17933. And that men of 60 or 65, if they have a hundred, or a couple of hundred pounds, prefer keeping it to purchasing annuities?—They do, my Lord, and withdrawing small amounts according to their requirements.

even for subsidy.

17934. Let me refer you to page 7 in your memorandum?—In page 7, I should like to say that such is my conviction about working men's annuities, that if it were possible to get together 1,000 working men 65 years of age, each with an accumulated capital of 200*l.* as their sole possession, and the State were to offer each of them a Government life annuity worth 400*l.*, I do not believe that ten of them would accept the offer. The offer would be readily accepted by those who have been fortunate enough to accumulate larger sums; but these could well afford to do without State aid.

17935–6. Have you ever talked with solicitors who had experience in the making of wills of the working men on this subject of the investing of their capital?—I have, my Lord, with several solicitors. I should like to put that in evidence. Let me assume that a working man at 50 years of age has accumulated 100*l.*, and that another working man, at 65 years of age, has also accumulated the same amount of 100*l.* The man at 50 years of age will not hesitate to utilise a portion of his previous savings during sickness, loss of work, &c. He is buoyed up with the hope that he will be able to recoup the extra expenditure incurred during his temporary misfortune. When, however, a man arrives at 65 years of age, he will suffer any amount of deprivation before he will consent to reduce his little stock of money. He has no hopes of replacing it like the younger man. I know that it has been argued that a man has no use for his money after death; but a working man who has accumulated a little capital has as much pride in making a will, and leaving a little money to his descendants, as the owner of broad acres of land and the millionaire have, in leaving their wealth to their representatives. When wealthy men consent to spend their accumulated capital during life, and leave nothing to their families, then the working men may be expected to follow their example. Solicitors who have had experience in making the wills of aged working men, who have accumulated a little money or property, can testify that they guard with jealous care the diminution of their savings by their representatives. I do not tell you this, my Lord, from experience from our own society, but I am in daily connection with many solicitors in Leeds, and the same thing is experienced, that the older a man gets the closer does he guard his savings and his capital.

Chairman—continued.

Post Office deferred annuities too dear.

17937. Do you consider the existing Post Office deferred annuity system suitable to the working classes?—I not only consider the system unsuitable, but exceedingly unprofitable. As the system of deferred annuities as practised by the State is, in my opinion, little understood, I desire to explain my meaning fully. The public has been told over and over again that these tables are calculated at 2½ per cent. interest, and it must be remembered that the tables were prepared for working men at the time when capitalists could make 3¼ per cent. interest by an investment in Consols. I will give a single example taken from the Government annuity tables, and compare it with an investment in the Government Post Office Savings Bank at 2½ per cent. interest. By this means I intend to convince you that the working men of this country will be far better off by an investment in the ordinary way at 2 per cent. interest than they possibly could be by an investment in Government annuities. Nay, I will go further and say, unhesitatingly, that a working man at 21 years of age had far better invest his 1*l.* per annum at 1 per cent. interest in a safe security than invest the same amount in the so-called Government annuities at 2½ per cent. interest. A. B. and C. D. are two working men of the same age. A. B., just before he is 21 years of age, undertakes to pay into the Government Annuity Fund 1*l.* per annum until he is 65 years of age (45 annual payments), and then he is to receive 8*l.* per annum during the remainder of his life. Should he desire to withdraw or die before the first payment of an annuity becomes due, the principal, without any interest, will be repaid to him or his nominee. After the first instalment of an annuity becomes due, the annuitant ceases to have any control over his capital. C. D. at 21 years of age elects to pay 1*l.* per annum into the Post Office Savings Bank at 2½ per cent. interest until he is 65 (45 annual payments). Should he desire to withdraw or die before arriving at 65 years of age, the principal and interest will be repaid to him or his nominee. The following will show the relative financial position of these two men at various periods during the 44 years over which their subscriptions extend:—

	Annuitant. Amount due to A. B. or his Nominee at withdrawal or Death.			Depositor in Savings Bank. Amount due to C. D. or his Nominee at withdrawal or Death.		
	£	*s.*	*d.*	£	*s.*	*d.*
Age 31 (after 10 annual payments)	10	0	0	11	4	1
„ 41 „ 20 „	20	0	0	25	10	11
„ 51 „ 30 „	30	0	0	43	18	1
„ 65 „ 45 „	45	0	0	81	10	4

Chairman—continued.

Now, if C. D., the depositor in the savings bank at 2½ per cent. interest, withdrew at 51 years of age, he or his representatives would be entitled to receive 43*l.* 18*s.* 1*d.* Had he foolishly invested in a deferred annuity, the sum of 30*l.* only would be repayable. Again, if C. D., the depositor in the savings bank, withdrew at 65 years of age, he or his representatives would be entitled to receive 81*l.* 10*s.* 4*d.*; but A. B., the annuitant, or his representatives, would be entitled to receive 45*l.* only should he withdraw or die at 65 years of age. Leaving out the question of withdrawals, through inability to keep up the annual payments, it must be remembered that out of every 100 persons living at 21 years of age above 50 will die before attaining 65 years of age. The next consideration is—what is the respective position of these two men should they be living at 65 years of age? Is A. B., the annuitant, after running the risk for 44 years of losing all interest on his investments, either through withdrawal or death, in any better position than C. D., the depositor in the savings bank, who ran no risk of losing any interest either through withdrawal or death? The Government says to A. B., the annuitant, on arriving at 65 years of age, you can elect to take 45*l.* in cash, or you can have 8*l.* per annum during your life. C. D., the depositor in the savings bank at 2½ per cent. interest, can at 65 years of age elect to take 81*l.* 10*s.* 4*d.* in cash, or he can purchase a Government life annuity of 8*l.* 8*s.* per annum, or he can invest in a private annuity company; for example, the North British and Mercantile Insurance Company would grant a life annuity of 9*l.* per annum for a payment of 81*l.* 10*s.* 4*d.* by a male, aged 65. I, therefore, ask, is there a single Government actuary who would seriously advise a working man, 21 years of age, to invest 1*l.* per annum until he arrived at 65, for the purpose of receiving a Government annuity of 8*l.* per annum, in preference to making the same investment in a Government savings bank, at so low a rate as 1½ per cent. interest. To recommend such a course would, I maintain, be misleading to working men. Now, my Lord, in that statement I submit that there is all the difficulty about working men sinking their money in annuities.

Immediate annuities.

17938. Leaving out the risk of losing either principal or interest by withdrawal or death before 65 years of age, what is your opinion of immediate life annuities for working men before 65 years of age?—They are quite unsuitable to the wants of working men, and no reasonable amount of subsidy will make them attractive.

Deferred annuities.

17939. When you say "subsidy," you mean subsidy by the State?—I do, my Lord. At the present time a male, 65 years of age, has to pay 125*l.* 12*s.* to Government for an annuity of 13*l.* per annum during the remainder of his life. The value of a life annuity of a male at 65 years of age taken on the general population, and calculated at 2½ per cent. interest, is only 111*l.* 18*s.* 6*d.* There is, however, a still greater consideration which working men take into account. A working man at 65 years, who has been struggling for many years to accumulate a small capital of 125*l.* 12*s.*, says to himself, "If I part with my capital of 125*l.* 12*s.* to Government in exchange for a life annuity of 13*l.* per annum, and die before I am 74½ years old, I shall not have received back my principal, and if I die within 11 years, I shall not have received back my principal plus 2½ per cent. interest." At the present time there are 130,065 males living in the United Kingdom at 65 years of age and under 66. Now suppose every male at 65 years of age were to purchase a Government life annuity, one-half of them would not live long enough to get their own money back without any interest.

Chairman—continued.

Want of success.

17940. Have you anything further to say with reference to the unpopularity of deferred annuities?—I desire to call attention to the passing of the Act in reference to the Post Office deferred annuities, 1864. In that year the Treasury reported that the tables were compiled at 3 per cent. interest. During the 17 following years only 11,646 contracts were entered into for the purchase of Government annuities, being an average of less than 700 per annum. No one, I think, will deny that that the friendly societies did more good for the working men in any one year (between 1864 and 1881) than the Government accomplished through the deferred annuity scheme during the whole period of 17 years. For many years the society with which I am connected (the Leeds Permanent Society) has opened at the least an average of 3,000 new accounts per annum. Since its establishment in 1848 up to the present time 106,000 accounts have been opened. I have no hesitation in saying that three-fourths of these accounts have been opened by the working classes only. It must be remembered that there are several other equally prosperous institutions in Leeds. I quote these particulars to show that working men prefer their own institutions to any institution connected with the State.

Future status of aged not to be gauged by present.

17941. Have you considered the large percentage of the population of males in the United Kingdom, above 70 years of age, who are now in the workhouse or receiving parish relief?—I have; and if the whole population above 70 years of age were now in the workhouse, my opinion as to the ability of the rising generation to avoid such a misfortune would not be altered. To enable me to form an opinion as to what ought to be done for the rising generation, I should endeavour to compare what the financial position of those now above 70 years of age was 30 or 40 years ago, with the financial position of working men now between 30 and 40 years of age. Because 10 men are now in the workhouse at 70 years of age, is it to be inferred, notwithstanding all the increased energy of friendly societies, and the gigantic amount of capital now being accumulated by working men, that out of every 20 men now living at 40 years of age, 10 are to die before attaining 70, and the remaining 10 to go into the workhouse? This appears to be the argument of the advocates for State-aided pensions. What is wanted is work for the man who is willing to toil, and friendly and other associations are capable of teaching them thrift.

Most can save but will not.

17942. Supposing that Parliament were to give assistance in the shape of pensions and annuities to the aged in order to keep them out of the workhouse, have you anything to suggest as to how such assistance should be given?—There are, my Lord, unquestionably many thousands of the working classes, in middle life,

Chairman—continued.

who cannot spare more than perhaps 3*d.* or 4*d.* per week out of their wages for provision against sickness and old age, but I am of opinion that there is a far larger number of the working classes, in the prime of life, who can well afford to spare 1*s.* or 2*s.* per week out of their wages, but who never provide 1*d.* for either sickness or old age. By the increased energy of friendly societies, the multiplication of institutions for receiving the small savings of the working classes, and the spread of education, the number of improvident working men is yearly diminishing. If, however, it became law that indiscriminate relief was to be given in either sickness or old age, alike to the provident and the improvident, a great blow would be struck at the magnanimous work which is now being carried on by the great friendly societies of this country, with the probability of a decrease of provident habits.

Indiscriminate relief would injure thrift, and increase poverty.

17943. With reference to your last statement it has been frequently argued before us that as 5*s.* a week, though giving some security against absolute want in old age, falls far short of supplying reasonable comfort, such a provision so far from interfering with the spirit of thrift would only animate it to increased exertions. That is, a man is more likely to be thrifty who has got 5*s.* assured to him than a man who has nothing; that he would be thrifty for the purpose of increasing his comfort in old age; what do you say to that argument?—I do not believe it, my Lord; as my experience goes, the more you give to the working classes the greater improvidence will exist amongst them; that is my candid opinion.

Value of friendly society provision.

17944. Have you any set plan for making the friendly societies the agents for providing a superannuation payment?—If every man who is not at present connected with any friendly society, and who can afford to spare 1*s.* or 2*s.* per week out of his wages, would subscribe 3*d.* or 4*d.* per week of their surplus income to a friendly society, these admirable institutions would soon double their income with very trifling increase of expense, and the benefits now given by friendly societies would be considerably increased, and they would be able to open their courts and lodges in every corner of the country. It is in this direction that we must look for a clearance of our workhouses in the futnre. The relief to be given to men in old age ought, in my opinion, to be measured by the efforts made to provide for themselves during their earlier and middle life. When a man has arrived at 65 or 70 years of age and is past work; and when he has neither money, relations, nor friends to support him during old age and incapacity, I respectfully submit that if such a man has supported himself and his family in past years when he was able to work, without making any claim on the poor rates, and if after his weekly payments to his friendly society for support during sickness, he was unable to make provision for old age, that man has the same claim to the consideration of the State for any subsidy as the man would have who had been paying 1*l.* per annum into a State fund.

State aid, if any, should be to all aged who have shown thrift.

17945. Then would you be prepared to support a proposal for a State contribution to the persons that you have just described?—Yes, I should, my Lord, except for the great cost that would be incurred to the nation; but I think that subsidy should be given to the friendly societies who have the guarding and protecting of the working classes during their capacity for work. The difficulty is to prevent State aid being an encouragement to improvidence.

17946. I do not quite understand you; you have supposed the case of a man who has subscribed to a friendly society, but who becomes old and he has no means of supporting himself, but who has been an industrious man and has never come upon the poor rates, and you suggest that such a man has as strong a claim upon the Government for assistance as the man who had been paying 1*l.* per annum into a State fund. You mean that the payment into the State fund is not a bit more meritorious than a payment into a friendly society; that is so?—That is so, my Lord.

17947. Then that assumes that the friendly society does not provide for old age?—No, I do not think the friendly societies can provide for old age without a considerable increase of contributions; they are making the attempt, but I believe it will be a great failure, and I think the State could assist them in that direction.

17948. Trade societies, as we have had evidence, miners' associations, engineers, and various other trade societies, provide for superannuations; why should not the contributions to friendly societies be such as to enable them to give assistance during old age?—I do not believe, and I think I could provide statistics, my Lord, to show; I do not think the trade associations or any other associations provide anything for 5 per cent. of the population above 65 years of age, and I think if the State had to take them under its protection, by awarding people according to their own savings while they are able to work, it would be the greatest possible incentive to thrift in early life. I do not believe that 5 per cent. of the present population are receiving any aid from any society in consequence of old age. My decided opinion is that that is the proper direction in which any State aid should go so as to assist those who have assisted themselves.

Suggested scheme.

17949. Would you like to add anything to what you have stated?—I should just like, my Lord, to say when a man arrives at 60 or 65 years of age, he ought to be able to utilize his capital, whether it consists of labour or savings, as he thinks proper. If State aid is to be given, which I do not advocate, I would suggest that as many years as a man can keep himself after arriving at 65 years of age, he shall have as many sixpences per week for the remainder of his life; such weekly payments, however, not to exceed 5*s.* per week. The great advantage of such a scheme would be that working men would always have command over their own savings and interest thereon, which they could use in case of emergency, or bequeath at death. The mortality rates would never enter into the calculations. There would be no sacrifice of either principal or interest at withdrawal or death. Such a scheme could be carried out by county councils, parish councils, &c., without any interference by the State, and thus avoid the great financial complications, to which I have

Sixpence per week for each year of independence after 65, up to 5*s.*

Chairman—continued.

before referred, of a stupendous State fund. My personal opinion is that such a scheme would meet with the approval of all the friendly societies in the country, and would be the greatest possible incentive to thrift in early and middle life.

17950. Is this a scheme that you suggest only in the case of the idea of State aid being entertained, or is it one which under any circumstances you would be prepared to support?—If it be decided to give State aid, I am no advocate for State aid. Of course, my Lord, there would have to be some registry (I think it scarcely comes within my province to recommend), there would have to be some registry to show who had received poor relief during the time that he was able to work, but if State aid is to be granted I would give relief to every man when he is 65, 70, 75, or 80 years of age. I would allow him to select any period of his life after 65 years of age, when he should be entitled to the State fund, but if he had made any claim upon the Poor Law before 65 years of age then he should not have a right to make any claim.

17951. Your opinions seem to have been founded very much upon the condition of the working classes at Leeds and in the north of England; do you think all that you have said is applicable to the centre and south of England?—I think so, my Lord.

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17952. You have been talking freely of contributions of 1*s.* and 2*s.* a week by the working classes, and I suppose that those contributions out of the wages earned at Leeds and pretty generally in the north would not be beyond their capacity; but have you considered the case of the agricultural population and of the labouring population about the towns in England, and considered whether they, having families to support, could subscribe such sums as you have mentioned, 1*s.* or 2*s.* a week?—I have, my Lord, referred to the class of people who cannot spare more than 2*d.* or 3*d.* per week out of their wages, and the consideration of the position of such men has influenced me in suggesting how State aid might be given. I think the labouring population, the agricultural population, can afford his 2*d.* or 3*d.* per week to his friendly societies, and you may depend upon it if all the working classes would subscribe to the friendly societies that can afford to subscribe to them, the expenses of societies would be considerably reduced, and their benefits would be proportionately increased.

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oined more.

17953. When you say their expenses, you mean the expenses of the societies?—The expenses of the societies; the expenses of management.

Case of
women.

17954. Now, you have made no mention all through this of women; have you considered the case of women?—I have, my Lord. I would deal with women just in the same way that I should deal with the male population. My figures would be a little more than doubled. We have more women living than men.

17955. But do you think that women would be able to make the same provision for their old age as men?—Yes. I think there is a tendency among the working classes population to make better provision for their widows than what has been going on in the past.

Chairman—continued.

17956–7. Yes; but do the women themselves subscribe? Is the payment made in their name and for their use?—I think so, my Lord.

17958. In what sort of societies?—In the burial societies.

17959. Well, they provide for the decent burial for themselves and their children, but that will not make them much the happier during life?—No; that is so.

17960. Have you really considered in what a very unsatisfactory condition the provision for women in old age now is?—No. My remarks would apply to the women as well as to the men who have passed 65 years of age.

17961. That is to say, do you mean that if a man is married his wife should subscribe as much as he does in order to get the same benefits as he does?—No, my Lord. I do not want a man to subscribe at all to any particular institution. I would allow him to act as a free agent, to invest his money just as he thinks proper; but if he keeps himself and his wife out of the workhouse until they are 70 years of age I would give them the State aid, if State aid is to be given, which I do not advocate.

17962. A man subscribes to a friendly society through his life, and we have it in evidence that even where there is no special provision for superannuation, very few members of friendly societies ever come upon the poor rate. But that does not apply to women. Women have no friendly societies, as a rule, to go to; women have not many means of making small investments with a view to support themselves in old age, as men have?—No.

Few come on rates whose husbands have been in societies.

17963. Well, then, how would you deal with them?—My own opinion is, my Lord, that there are very, very few old women who are making a claim on the poor rates whose husbands have been connected with any friendly societies; you will find it a very small proportion.

Mr. Henley.

17964. Have you ever known a case of a single woman, or a widow, having been kept off the poor rates by belonging to a friendly society?—I have not.

17965. You have never known such a case?—No; I am not acquainted, except that from a personal acquaintance with many ex-chairmen of the board of guardians I find that of the great numbers of women that they have before them very few of the husbands have been connected with any friendly societies.

17966. I am speaking entirely now of single women or widows; you have never known such a case?—No.

17967. Can you tell us at all how many women there are in Leeds who separately belong to a friendly society?—No, I cannot.

Workhouse.

17968. Do you know anything about the Leeds workhouse at all?—I do not know anything about its internal management. I know that it is well managed, and I know all the guardians. I do not know anything about its management.

17969. Do you know anything about the condition of the people in the workhouse?—No.

Advocatees strict State supervision of societies.

17970. You said, in your memorandum of evidence, "on the other hand, I am a strong

Mr. Henley—continued.

"advocate for a real supervision by the State "over all institutions in which working men "invest their savings, whether worked through "the registry office or any other Government "Department." Would you be so good as to explain the sort of supervision you intended the Government Department to exercise?—Yes. I think in all friendly societies, savings banks, building societies, and every institution in which the working classes invest their savings, there ought to be the strictest supervision by some Department of the State. I myself gave evidence before a Select Committee on Building Societies a short time ago, and recommended supervision.

17971. Will you tell us, if you please, the kind of supervision that you contemplate?—You may call it a Registry Office, or the Board of Trade. My opinion is that the Registry Office is merely a registry of documents. I would give the department much larger powers.

17972. What larger powers would you give? The Registry should have power to send a Government auditor, a Government inspector, at any time, to societies.

17973. To do what? The men they send, what should they do when they got there?—To make an inspection of their books, and how they are keeping their accounts. Let me assume that the Registry Office had had such a power, for instance, with the Liberator Building Society, I think he would be a very poor official if he could not have gone into those offices, and seen by the books, and told at once that it was a rotten society.

17974. Well, we have got so far as this, I think that you would have Government inspectors go down to see that the books were properly kept?—Yes.

17975. Should you advise that they should have any power to audit, or any duty to audit? Yes; simply a power to inspect books and documents.

17976. That would be another question altogether. Then in regard to audit, should you make them responsible for the audit of the accounts?—Oh, no; I would not make them responsible. Their duty should be to make a report to the members.

Identity of those who have had relief.

17977. Again, you say in your memorandum:—"When a man has arrived at 65 or "70 years of age, and is past work, and "when he has neither money, relations, nor "friends to support him during old age and incapacity, I respectfully submit that if such a man "has supported himself and his family in past "years, when he was able to work, without "making any claim on the poor rates—." That man would practically be destitute if he had neither money, relations, nor friends to support him; he would be destitute, would he not?—Yes.

17978. And therefore, if he chose, he could apply for poor relief?—Yes.

17979. He would have a claim for poor relief?—Yes.

17980. Now, how are you to ascertain whether a man has "supported himself and his family in "past years, when he was able to work, without "making any claim on the poor rates"? How would you arrive at that?—I have not given that question consideration. I think that if the State decided to give relief, it would be for the State to devise a scheme, some registry, by which they could ascertain whether a person has provided for himself before attaining 65 years of age.

17981. I will assume that the man received relief at Aberdeen to begin with; and then he went to Dublin and received relief there; and then he went to Bristol and received relief there; do you think it would be possible to find that out after that man's life of 45 years?—Yes. I think I could devise a scheme myself, if the Government cannot, I think I could devise one that would enable you to ascertain such facts. How do they do it in Germany; they know all a man's previous history there?

17982. It would be necessary, would it not, to keep a register of all paupers in England, Ireland, and Scotland, a nominal register?—Yes.

Mr. Pell.

Co-operative societies.

17983. Have you any acquaintance with the co-operative societies at Leeds?—Yes, sir; I am coming in almost daily contact with people connected with co-operative societies. I am not a member.

17984. You are pretty well acquainted, then, with the number of members they contain?—Yes. The Leeds Co-operative Society has 31,000 members.

17985. And have you any knowledge of the amount invested?—Yes. I should think nearly half of our members are connected with the Co-operative Society. The paid-up share capital in the Co-operative Society is 373,000*l.*

17986. Are you yourself a member of any co-operative society?—No, I am not.

17987. You know that under the laws regulating those societies, a member is empowered, when he joins a friendly society, to nominate who his legatee shall be?—Yes, up to a certain amount. £. 100 is the maximum amount fixed by the Leeds Co-operative Society, which the nominee can receive at the death of a member.

17988. And I think that the secretary is liable to be fined if he does not call upon the member when he joins to nominate that legatee?—I am not acquainted with the laws of friendly and co-operative societies.

17989-90. Now do you know whether in practice the members of the societies in Leeds have generally availed themselves of the power of nominating that legatee?—No, I do not think they do; you can fairly take it that working-men will take the same course in co-operative societies as they do in building societies.

17991. Oh, no, excuse me, there are special laws?—I am speaking of the usual custom adopted by working-men; and I know that very few nominate.

Interest in provident societies.

17992. At all events, you believe that there is a very large sum of money invested in shares in the provident societies and industrial societies in Leeds?—Yes. £. 400,000 is invested in the Leeds Industrial Co-operative Society.

17993. As a method of investment?—Yes.

17994-9. And that that increases?—Yes.

Out-relief in excess of destitution would injure thrift.

18000-2. Now, many witnesses whom the Commission have examined have advocated a liberal bestowal of out-door relief in the way of

Mr. Pell—continued.

a bounty, equivalent, in fact, to any amount of pension likely to be granted under the various schemes before us. Now, what effect do you think this proposal in your judgment would have on the prospects and positions of friendly societies if it were carried into effect?—I am afraid it would have a very serious and a very prejudicial effect against all friendly societies and all investment societies if out-door relief were indiscriminately given.

18003. Do you believe, taking your experience among the people at Leeds, and at Sheffield, which you have referred to, that if Parliament was to enact that the guardians of the poor—the district councillors, as they may be—should have the power of granting a more liberal amount of out-door relief, do you believe that if that became the case in the county, it would seriously damage—I am reminded they have the power, undoubtedly; but if it became the practice under the new administration of every county to give liberal out-door relief to the old, or, indeed, to the young, who might be sick or incapable of work, that that would have a damaging effect upon the prospects of friendly societies?—I do, indeed; I think the rates would be increased, and the friendly societies would do much less business.

18004. I must explain that when I made use of the term "liberal" I meant a more considerable amount given to the individual, not a scattering abroad in small sums over the population, little sums indeed, but a more liberal bestowal of out-door relief in the individual cases—it would be damaging?—It would be damaging very seriously to them.

Mr. Booth.

18005. Mr. Fatkin, in your memorandum you add to the amount the members of a building society had standing to their credit at one time that which they had withdrawn during 20 years for certain purposes; how do you know for what purposes the money was withdrawn?—Well, I cannot speak to the whole sum, but as a rule the withdrawals are for the purchasing of property; that is, a person will enter shares, and go on paying his 2*s.* or 3*s.* a week, or his 1*s.* a week, until he accumulates 20*l.*, 30*l.*, 40*l.* or 50*l.*; then he borrows from the society three times as much as he has got. As a rule we advance three-fourths of the value of property. When he has got 50*l.* or 60*l.* in, he is then in a position to buy two or three cottages.

18006. So that a proportion of the money which he draws is drawn out, and the money which is lent him is lent him from the deposits of other people?—Yes, that is so.

18007. And your view is that the bulk of what is drawn out is invested, or may be looked upon as drawn out for old age?—I have stated it repeatedly—as soon as a person gets 5*l.* or 6*l.*, or 10*l.* in his deposit book, he has the greatest reluctance to withdraw—he will resort to anything before he will draw his money out, except for other investment or provision during sickness or old age. We have hundreds, nay, I may say thousands, of cases where a person comes: "Well, cannot you let me have as small a "sum as 1*l.* or 10*s.*?" You may take it as a fact that not 2 per cent. of the whole members

Mr. Booth—continued.

draw out their money except for a good purpose.

18008. For other investments?—For other investments.

18009. Mostly for other investments?—Mostly for other investments.

Vital statistics.

18010. Then I would like to ask you, with regard to some of your calculations, what life tables you have used?—I took, for the purpose of this statement, the general population from the Registrar General, the whole population of England.

18011. What are called Dr. Ogle's tables?—Dr. Ogle's tables, yes; and I have worked it out from Dr. Ogle's tables, taken every year from the whole population of the country, male and female alike, showing the number of the whole population living at the present time, from two years of age up to a hundred, all the population worked out according to Dr. Ogle's tables.

18012. Have you in your calculations taken into account the fact that the population as it exists now is entirely abnormal in its proportions of age, owing to the rapid increase in its number?—I take the last population of 1891, and I find out, while we are increasing—a great deal is made of it—while we are increasing the average rate of life it is very unsatisfactory, because we are only keeping delicate children and young people a few years longer; but when a person gets to 40 or 50 years of age their duration of life is not so good now as it was 50 years ago.

18013. Yes; but that is not my point. My point was, considering the probabilities of life, you have not taken merely the proportion of the old to-day to the young to-day, but you have taken the question of the probabilities of the age at which death occurs?—Yes, that is so.

18014. Then, with regard to your proposals for relief in old age. If savings turned out to be insufficient, I understand you propose three plans. One, which—I do not know whether it is in your notes or not, but you mentioned it in your evidence—was that the amounts given by the State should be in proportion to saving?—No.

Suggested pension scheme.

18015. You used those words?—No; in proportion to how long he could keep himself after 65 years of age. What I said in my evidence was, I think, that when a person had arrived at 65 years of age his allowance should be in proportion to the number of years that he could support himself after 65 years of age.

18016. That occurs in here in your notes, and I was going on to that, and if I have misunderstood you that is quite sufficient. I thought you said (I took down the words) that the award should be in proportion to savings, that that was the proper direction which State aid should take?—I am sorry if I have misled you in that respect, because that is not my intention.

18017. Well, then, taking the other, in proportion to the age attained for those who have not asked relief, beginning with 6*d.* a week after arriving at 65 years of age, and then rising another 6*d.* a week for each year that they continue to keep themselves off the rates?—Yes.

18018. That is correct?—Just so; that is, that if a person arrived at 75 years of age, I would allow him 5*s.* per week at 75 if he kept off the rates until he attained 75 years of age;

Mr. Booth—continued.

if he had attained 73 years of age I would allow him 4*s*.

18019. But if previous to 65 he had come at all for relief he would be in another category, and he would not be entitled to this pension?—Yes; I want to strike off the improvident and thriftless.

18020. I see. Well, then, supposing that an old man or an old woman reached 65 or even 70, and was in receipt of this small allowance of 6*d*. or 1*s*. a week, and then came for relief, what would you do; strike it off altogether, or would they continue to have that which they had previously earned?—Oh, no; I would let every person be at liberty to select either a pension or the workhouse after he arrived at 65 years of age; he should take his pension, but assuming that he took a pension at 70 years of age, that is 2*s*. 6*d*. a week, I would give no further relief after.

18021. That is not an answer to my question exactly; perhaps I did not make myself understood. My point is this: I understand that an old man or an old woman, according to your proposal, who attains the age of 65, and who has not up to that time asked for parish relief, shall have an allowance of 6*d*. a week; that after another year has elapsed that allowance shall become 1*s*. a week. Is that not it?—Oh, no, they must make the selection themselves. If a person at 67 years of age, being two years past 65, elects to take 1*s*., that person cannot come hereafter, at 70, and take a further sum. If he had made no claim before 75, he would be entitled to 5*s*. per week, and any person should be at liberty to give up his pension at any time and go into the house. That is the beauty of the whole scheme, to give some inducement for people to be provident in order to keep them off the claim as long as they can; but if a person comes on to the fund for 1*s*. a week when he is 67 years of age, he cannot get any increase after.

18022. Quite so; I am very glad I asked the question, for I had not exactly understood it?—The whole scheme, as I thought you would see, is to make people keep off the poor rates, or keep off the claim, until they can get their full sum of 5*s*. a week.

18023. That is to say, if they must claim at 65 they only get 6*d*.; if they can postpone claiming, the longer they postpone claiming the more the amount that they receive is increased?—That is so.

Cost of scheme.

18024. Then, have you estimated the cost this would be for all the population?—For the whole population, men and women, it is rather difficult to estimate the cost, because one can scarcely tell how much the poor rates would be decreased; but I should think it would not cost less than seven or eight millions a year.

18025. It would be a very considerable sum of money?—A considerable sum of money.

18026. You have worked it out?—I have worked it out.

18027. It would be seven or eight millions possibly?—If I were asked definitely to fix figures, I do not think it would cost the country less than 10 millions a year.

18028. And how would you propose to raise that money?—Well, I think that is rather for the State to say; I should not like to make a suggestion.

Mr. Booth—continued.

18029. Then, beyond that provision for the thrifty, for those who have succeeded in keeping themselves up to 65 or 70, you wish to do something for the destitute? In what way would you do that; in any way different from the present Poor Law?—Before arriving at 65?

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18029*. No; it is manifest that they may not be able to live on the 6*d*. a week if they get it, so that people may arrive at destitution, which at present entities them to a claim for relief under the Poor Law. Do you wish to treat those, the destitute, in any different way from that in which the Poor Law now treats them?—No; I think with this 6*d*. per week, my opinion is, that there would be very few people in the workhouse over 65 years of age, under those conditions. I think they would rather have one shilling, or two, outside, than five or six shillings inside.

18030. Then it makes the answer easier, because you think that there would not be many to be so treated?—No.

18031. And would you treat them, many or few, any differently from what they are now treated?—I would; I would let them go inside if they preferred instead of their one shilling; I would give them their option; but I think you would find that the workhouse would be deserted, even at sixpence a week.

18032. You would put an end to any other form of out-door relief?—I would.

Mr. Chamberlain.

Annuity provision unwise.

18033. Do I understand that your view is that a working man, a prudent working man, would be foolish to invest money in an annuity; that they had better invest it in something else?—I do.

18034. Would the answer apply to a man in the middle class?—I think not so much in the middle class as it does to the working class.

18035. Why not?—Because in the middle class they can afford to deposit in an annuity, or something in the nature of a risk, which the working class cannot afford to do.

18036. But surely it is a question of proportion; a middle-class man would deposit in the same proportion as a working-class man?—I think not. I think the working classes will not under any circumstances deposit their money where it is to be tied up.

18037. No; but that was not my question. I was not asking you what he would do; that, perhaps, it would be better to ask him; but I am asking whether you think he would be wise to do it, and you said "No." Then I ask you, does not the same answer apply to middle-class or upper-class people; they also are unwise when they make a life insurance, are they not?—No; I think a life insurance and an annuity are two quite opposite investments.

18038. What is the difference that you attach importance to?—Because, in the case of an insurance, death is certain to occur, and may occur at any time, but in the case of an annuity, more especially a deferred annuity, a certain number of years must elapse before you can have any benefit.

18039. A man who takes up an annuity is

Mr. Chamberlain—continued.

practically making a speculation on his life, is he not?—Yes.

18040. If he survives beyond a certain term he will make a profit by his investment; if he dies before that term he will make a loss?—If the tables be properly calculated it will be so.

18041. That would be so in any case, would it not; it is only a question at what time it would arrive; there would always be some time at which a man would make a profit?—No, I think not.

18042. We need not go into that. If the tables were properly calculated, of course, he would make a profit if he survived beyond a certain period?—That is so, yes.

18043. Well, do you think that it is a prudent thing for a man, a middle-class man, to make such a provision for the future?—I should not recommend it myself, and I take myself as a fair representative of the middle class. I should never make such a foolish investment myself.

18044. For the working class you think that the best way in which they can invest their savings is in something that will give them a certain return?—Give them a certain return at any time they may require it.

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18045. If, therefore, their investment took the form of a weekly payment in order to receive a sum down at a particular period you would not object to it?—Yes, I should object to it, without they could receive that return at any time that the necessity might require it.

18046. But if they drew it out when they pleased the sum would vary, would it not?—No; I think they should be able to know the amount placed at their credit at any time.

18047. Yes; but the amount would be different, according to the time at which they drew it out?—Certainly.

18048. You do not mean to say that a man should subscribe in order to receive 100*l.* whenever he liked?—No.

18049. If I understand your view, it is that if he subscribed, say 1*s.* a week, which might give him 100*l.* when he reached a certain age, if he claimed it before that age he would receive something less than 100*l.*, and if he claimed it after that age he would receive something more?—Yes.

18050. But do not you think that with an insurance of that kind a working man would be tempted to draw out his money whenever he was in any temporary difficulty?—No; my experience convinces me that a man when he has made an investment never draws out his money except from absolute necessity; that he does not draw his money out without he is either in want or desires to make some other investment.

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18051. You have had a good deal to do with building societies, have you not?—Yes.

18052. The object of a building society is to enable a working man to become the owner of his own house?—That was the original intention of building societies, but they have very much departed from that. They are to all intents and purposes now an investment like a bank. If you take the whole building societies throughout the country there is not one member in ten ever becomes a borrowing member; that is, he does not enter for the purpose of buying property; he enters as an investor.

Mr. Chamberlain—continued.

18053. If that is now the case, how is the money of these societies invested; is it still invested in building houses?—Oh, yes; every penny.

18054. But it does not build them for its own members?—No; building societies are not owners of property; their entire business is lending money.

18055. It is only a form of co-operative investment?—That is so.

18056. And you, with your experience and interest in building societies, prefer a form of investment for the working classes where they can always draw out their money to a form in which the money would be permanently invested up to a certain date?—Yes, that is so.

18057. That provision, however, would not prevent a man from coming in his old age upon the Poor Law?—Oh, dear, no.

18058. He might draw out his money and spend it foolishly, and then he would have to claim Poor Law relief?—Yes; but I should scarcely think that there is throughout the entire country one person in a hundred who has been for a few years a member of a building society ever comes on to the Poor Law relief.

18059. Well, I am afraid you would not have any statistics to show that; it is a matter of opinion, and of course that portion of the working classes which makes investments whether in building societies or anything else is the most thrifty portion, and is the least likely to come upon the rates?—Yes, that is so.

18060. Although you think an investment of that kind would be a foolish one, have you not suggested some plan of the sort through municipalities?—Yes, I have often talked it over with our Corporation, the Leeds City Corporation, and pointed out that they ought to offer inducements to the working-classes to invest their small amounts, but, whatever rate of interest they had given them, they would not invest in the corporation without they could get 1*l.* or 10*s.* or 2*l.* or 3*l.* when necessity might compel them.

Municipal savings banks.

18061. Then all your recommendation and proposal goes to is the establishment of a municipal savings bank which would give higher interest than the Government savings bank?—No; I think not a higher rate of interest than what the State gives. The State professes to give 2½ per cent. I say that if the municipalities of this country would give 2½ per cent. interest for the savings of the working classes, and give them facilities for drawing out as they have with the banks, the corporations will then do 100 per cent. more than what the Government can do at the same rate of interest.

18062. But why, if they do not offer any more?—Because the Government do not offer them 2½ per cent.

18063. Yes; the Government offer them 2½ per cent. in the savings bank?—Yes, in the savings bank.

18064. And in the savings banks they can draw out their money whenever they like, can they not?—Yes.

Objection to State management.

18065. Then what is the difference between the position of the Post Office savings bank and such a savings bank as you would institute under municipal authority?—I say the working

Mr. Chamberlain—continued.

classes of this country have a great objection to anything in connection with the State. Let me put it in this way: We have had such experience of hundreds where a person dying intestate with perhaps 100*l.* or 150*l.* deposited, the relatives can go to the Inland Revenue Office and take out letters of administration themselves, but the working classes prefer going to a solicitor and paying them one guinea or two guineas, before they will have anything to do with any department connected with the State. There is a coldness, and the same rule applies to the savings bank.

18066. But do you find in Leeds that there is a special prejudice against the use of the Post Office savings banks on the part of the working people?—I do.

18067. And you think that even if only a small amount of interest were given, they would prefer to go to a corporate savings bank?—I do. I say that the working-class of Leeds prefer a co-operative society savings bank or building society to any Government institution. Where there is one man belongs to the Government savings bank there are twenty who belong to private institutions.

18068. That is not shown by the statistics is it, Mr. Fatkin?—I think it is; I think you will find it by the statistics.

Funds of building societies.

18069. I do not carry in my mind the statistics of investments in building societies, but to how many millions do they amount?—In building societies?

18070. Yes?—Well, it is almost difficult to arrive at.

18071. There is a return in the Chief Registrar's return?—Mr. Brabrook gives his return at 50,000,000*l.*, but that is very deceptive. He says 50,000,000*l.* is invested in building societies, but the interest in building societies is nearer 150,000,000*l.* than 50,000,000*l.*, because he takes no account of the money that had been previously saved and drawn out for the purpose of purchasing property.

18072. That would be private property which would cease to be an investment in the sense in which we are now talking of money left on call with institutions?—No, sir.

18073. I mean to say, if you are to add to the amount invested in building societies, all that has been invested in buildings, you would have to add to the money in Government savings banks, all that has been drawn out and invested in any other property, in Consols, for instance?—No; I think you rather misunderstood a building society in taking that view of it, because if a working man has got say 50*l.* in the building society, and he buys or builds property to the extent of say 200*l.*, and he borrows 150*l.*, puts 50*l.* of his own money, what he charges in his contributions is as much an investment as though he had never become a borrower at all, that money can always be drawn out of the society again on the assumption that the security is not depreciated.

18074. It appears to me you count the investment twice over, Mr. Fatkin?—No, I do not, indeed.

Old age pension scheme would not be used.

18075. But in Leeds is there not a general feeling in favour of some system of old-age pensions?—I think not, sir. Truly my own opinion is that if you were to take all the people over 65 years of age you would not get ten working men in Leeds, not if you were to offer them tables calculated at five, six, seven, or even ten per cent., you would not get the working class of Leeds to invest their money in annuities.

18076. You would not agree, then, with what we have been told by a working man from Birmingham that at least one out of five of the younger members of the working class would, in his opinion, contribute to such a scheme?—I do not. I do not believe the working class would contribute in any town to it.

18077. What is your ground for that belief. Of course, it must necessarily be only an opinion. Why do you assume so confidently that they would not do it?—Because in Yorkshire we have various branches. I may say that we have some 15,000 of the working classes that belong to the society I represent, and we offered them—which I will place before you—three per cent. interest, and they could go in for any annuity they liked up to 40 years, and we have not five at the present time that have ever taken advantage of it.

18078. No; but may not that possibly be accounted for by the fact that you, who are the acting manager of the institution, have not recommended it, and that you yourself think that it would be a very foolish investment?—But I did recommend it; I drew it out.

18079. Why did you recommend it if it is a very foolish investment?—It is not a foolish investment. It is a very good one. A man makes no sacrifice of either principal or interest on withdrawal or death. It is different to any other annuity scheme.

18080. But you told us that you thought it would be very foolish for a working man to make any provision by annuity for his old age?—There is the difference between my scheme and the Government scheme. I say that a man shall make no sacrifice of his money whenever death may occur; that he is not to tie his money up.

18081. Then, if I understand, your scheme, as you call it, is merely a savings bank, with half per cent. more interest than the Government interest?—Half per cent.; that is so.

Pauperism and saving Leeds and elsewhere.

18082. Is there less pauperism in Yorkshire—in Leeds, for instance—than there is in any other town?—I believe so. I believe we have less old age pauperism in Leeds, and that the working classes possess more capital in proportion to the population than any other town in the United Kingdom.

18083. And you attribute that to these large savings?—I attribute it to the facilities that are given to the working class for the investment of their money in their own associations. I say that the working classes in Leeds (if it could be arrived at) possess at least from 20 to 30 per cent. more capital than is possessed by the working classes of any other town in the United Kingdom. They have certainly more.

18084. Your proportion of pauperism in Leeds, with all these great and special advantages, is 23 to the 1,000?—Yes?

18085. Do you know that in Birmingham, where the working classes are very anxious to

Mr. Chamberlain—continued.

have old-age pensions, the pauperism is only 21 per 1,000. Does not that shake your faith in what you have been asserting. You have put forward Leeds as being specially favoured?—Not the slightest. I think if you were to take Birmingham against Leeds, with the class of paupers above 65 we shall be considerably——*

18086. You are not giving evidence; you are giving opinions. I have shown you that you are mistaken in supposing that Leeds is so much better than other large towns. You began by saying that Leeds was very much better than any other town of similar character and population?—Certainly it is.

18087. I have just asked you whether as a matter of fact Birmingham has not less pauperism than Leeds?—Excuse me, but I scarcely think that the pauperism in Birmingham, compared with Leeds, has anything to do with the question. I say we must look to what the pauperism will be 10, 15, or 20 years hence.

18088. Now, you are entering surely on a new argument. Your point was that owing to the existence of these satisfactory building societies, and other forms of investment for the working class in Leeds, Leeds had less pauperism than any other town of a similar character and population?—No, I did not say that; I say that the working classes of Leeds have more money.

18089. They have more money you say?—Yes.

18090. And it appears that they have more pauperism too. How do you account for that?—I have not gone into the pauperism. All that I have gone into is what the working men have themselves provided. As I say, I do not know, and I cannot contradict the figures as to pauperism. I say that the working classes in Leeds in proportion to the population have more money.

18091. How do you know that, Mr. Fatkin?—From the statistics which I have gone into from the returns of savings banks, and other institutions.

18092. And how can you possibly compare the wealth of the working class of Leeds with the wealth, say, of the working class of Manchester or Birmingham. What do you know, at all events, of the wealth of the working class of Manchester or Birmingham which enables you to speak so positively?—I take it in proportion to the population, I say, to building societies.

18093. But building societies are a very local form of investment. There are many towns

* In revising the proof of his Evidence the Witness wrote: "To this answer I desire to add the following explanation:—"It is, I think, impossible to make any fair or useful comparison "of the pauperism existing, at all ages, in one city with another, "without dealing exclusively with the population and number "of paupers in those cities as a whole. For example, the city "of Birmingham has a population of about 487,000, but its "three unions contain a population of 632,000. The city of "Leeds has a population of 382,000, and its four unions only "contain a population of 385,000. When, however, the number "of paupers above 65 years of age is under consideration, the "wider the area is taken the more reliable are the figures. In "Birmingham (three unions) the pauperism of those above 65 "years of age is 276 per thousand. In Leeds (four unions) the "pauperism of those above 65 years of age is 242 per thousand. "One union in Birmingham shows that 395 per thousand of "those above 65 receive poor relief. One union in Leeds shows "that 237 per thousand only of those above 65 receive poor "relief."

Mr. Chamberlain—continued.

where there are very few building societies, and others where they have a great development?—I will take the savings banks, the Government savings banks, in other places.

18094. But you yourself have pointed out that a prudent working man may probably put his money in other things. You cannot follow these investments, can you? What I really want to put to you is that these are things which you are entitled to speak upon, and that your experience will have some weight; but they are not facts. It is impossible that they should be facts, and they are not confirmed by the returns of pauperism, which, one would suppose, would have some reference to the proportionate wealth of the people?—Well, as to the pauperism, I am not going to give evidence about that, but my evidence is to the effect that the working classes are making provision for themselves in far greater proportions than they have done in past years. Increase of savings.

18095. I quite agree with you; I think that is so?—And I quote Leeds; and I say that the working classes of Leeds—the population is something like 300,000, and I think it ought to be taken as a fair criterion—the working classes of Leeds, through their savings banks and co-operative societies and building societies—the working classes only, the wage earners and weekly wage people—have no less than from five to six million pounds invested, and if you went back 20 or 30 years it would not amount to one million.

18096. Nobody denies the progress of the working classes. Of course, our inquiry is whether we can quicken that in any way. Now, you say that for an investment of 3 per cent. the workmen readily come to you; but do not you think that if they had an investment, which was absolutely sound, offered them at 5 per cent., they would come more readily still?—They would not unless they had full control over their capital like they would have in the friendly societies and savings banks and others; if you offered them 10 per cent. they would not do it, that is, if to obtain this large rate of interest they had to lock up their capital for 20 or 30 years without power of withdrawal. I am speaking of the working class of Leeds. Working men will not lock up capital for high interest.

18097. They must be very exceptional in Leeds. I should like to see a working man from Leeds who would justify your opinion of him?—I assure you if you were to call a public meeting in Leeds they might agree to it, but you could not find 10 working men in Leeds, at 30 years of age, who would part with a sovereign if you were to offer them ten for it when they were 65.

18098. I must again ask you to state these things as matters of opinion. You have, of course, a right to your opinion; but you cannot know that. You have not asked every working man in Leeds, I suppose, upon the subject?—No; but I can pretty well gauge the feeling of the working class upon these points.

18099. You lay great stress upon the fact that this offer of 5 per cent. is to be made by the Government. Supposing it were made by you as a private individual, would your Leeds working men refuse it then?—Of course they would, it is not on the part of the Government: if we had to

Mr. Chamberlain—continued.

offer them 10 per cent. for money, they would not invest with us on such terms to tie up their capital. The working men must have, and I believe it is in their nature; they must have command of their own money. They will not invest in any funds to tie up their money for a course of years.

Trade union superannuation funds.

18100. Have you any trade unions in Leeds?—Oh, yes.

18101. Do not any of these trades unions provide superannuations?—No; I do not know of a single one.

18102. Have you got the Amalgamated Engineers in Leeds?—Yes.

18103. Are you aware that they do provide superannuation?—I am not aware of it; I never heard of it.

18104. If you heard then that some of the great societies do provide superannuation for their members; would you be surprised to hear that working men in Leeds contribute and invest their money in these societies in order to have that superannuation?—I should; I should be be very much surprised.

Mr. Stockall.

State inspection of friendly societies.

18105. I think you represent, to a certain extent, the views of the friendly societies. In the proposals that you have submitted you take their side?—No; I do not represent any society at all. I have no connection except as an ordinary member with friendly societies; I do not represent the friendly societies at all.

18105*. Then in proposing your inspection of books you take your own independent opinion, and not at all that of friendly societies?—I take my independent opinion. I ought to put myself right there. When I say inspection of books I must not be understood to mean interference with the books.

18106. Let me clear it up. By inspection of books do you mean any form of audit?—I would give the Government power to make any inspection or any audit they thought proper, but without any interference with the management of the accounts.

18107. True; but if you allow that do you not give up what the friendly societies have mainly fought for—the independence of the audit?—No, I think not. I scarcely think that the friendly societies of this country would object to Government inspection without interference.

18108. My difficulty is to understand what you mean by that, because I do not see what would be the force of "Government inspection "without interference," which does not carry with it audit. If they were to inspect they would inspect for a purpose, and I do not understand what would be your purpose in inspection?—My purpose would be to see that they were solvent.

18109. Then, if they are not solvent, would you throw upon the Government any duties?—Certainly not, except as to reporting to the members.

18110. Does not the friendly society system at present answer that purpose, so far as reporting goes?—Yes.

18111. Therefore your proposal would make no difference in the existing state of things?—No, I think not.

Mr. Loch.

Ordinary wage earners can save 1*s.* a-week.

18112. You said that the people subscribed something like 3*s.* 6*d.* a week to your Leeds Permanent Benefit Building Society, I understood?—Yes.

18113. What would their wage be on an average?—That I cannot tell; but some 15,000 belong to the society; I should think they represent the low wages class, not the high.

18114. And what would you mean by the low wages class?—We have hundreds of colliers and labourers; I should not think they will average above 25*s.* or 26*s.* a week. We have very few ironworkers making their 2*l.* or 3*l.* a week.

18115. Then your view would be that a man earning 26*s.* a week can pay his 3*s.* 6*d.* a week?—Oh, no, that is the average; we have some thousands who only pay 1*s.* per week.

18116. I want to get your average for the lower-class earner?—I think you may safely take it about 1*s.* per week.

18117. Then, in the case of this man, who is able to pay his 1*s.* a week, can he make the provision which you think is desirable, not directly but indirectly, for old age?—I think so; if he would commence at 25 or 30, or even 35 years of age, and pay his 1*s.* per week, I think he would amply provide himself for old age without any State aid.

18118. You said that a large number of the Leeds workmen remained outside the organisations for thrift which you referred to?—Yes.

18119. Are those men mainly who earn the lower wage?—No, my experience is the higher the wages the less the saving.

18120. Therefore, the question at issue is not one of poverty so much as a desire to save?—That is so. I think if you had to take the whole population throughout the country you would find the lower the wages the more provident.

All can join societies, which lead to thrift and prevent pauperism.

18121. And you have no belief that the friendly societies do not go low enough; I mean speaking of low in the sense of wage earning. You think that the friendly societies are able to draw from every class down to the lowest?—I think so, and I think further that if all the working classes that can afford and would pay to the friendly societies we should scarcely have any poor relief at all.

18122. Not even in old age?—Not even in old age, because as soon as ever a person becomes a member of a friendly society he is investing in a savings bank; that is my experience.

18123. Your experience then is that if a man joins a friendly society he also saves in other ways?—I do.

18124. And that would apply, too, then to this lower-class earner?—Yes.

18125. Might one sum up your paper to a certain extent in this way, that what is wanted is the facility for investment?—Yes, that is so.

18126. And would you sum up also that, wherever this is available, provision is made for old age indirectly?—Yes, I think so. I think that if the men would be provident and join friendly societies, I think the friendly societies would open out their courts and lodges more extensively in country places, and they would provide for themselves against old age.

18127. Therefore the question of provision for

Mr. Loch—continued.

old age comes to a question of facility of investment?—That is so, yes.

18128. And anything that brings investment close to the small earner will permit a provision for old age?—That is so.

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oor Law.

18129. Now, on page 11 of your memorandum, if you will kindly refer to it, you said that you would compare the amount of saving 30 or 40 years ago with the financial condition of men now, and you concluded that in the event of the same methods progressing for another 30 or 40 years we should come to the conclusion that hardly any people would be in the workhouse?—Yes.

18130. Now if that is your view why do you make a proposal in the next page for a State provision for old age?—I may say decidedly that I am opposed to any State aid at all, but if State aid is to be given, then I suggest this as the best form of giving State aid. I object, and always have objected, to any State aid at all.

Mr. Loch—continued.

18131. Would you propose any change for dealing with the existing old age?—No.

18132. You would be content to leave that to the Poor Law?—I think so.

18133. And you trust also to the working-classes having first of all increased wage, and secondly the wage having a larger purchasing power?—Yes.

18134. Therefore we may treat your proposals on page 12 of your memorandum as blotted out, because they are hypothetical; if there must be State aid, you propose this, but you would rather not have any such proposal?—If State aid is to be given I have submitted suggestions how it should be given, but I would rather not have any State aid at all.

The Witness withdrew.

[Adjourned.

ROYAL COMMISSION

ON

THE AGED POOR.

APPENDIX AND INDEX.

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APPENDIX I.

(Report, 43, 45, 96; and Mr. KNOLLYS' Evidence, 647–9.)

EXTRACTS from the GENERAL CONSOLIDATED ORDER of the POOR LAW COMMISSIONERS dated the 24th of July 1847, relating mainly to the MANAGEMENT of WORKHOUSES and the duties of POOR LAW OFFICERS, with a few important Supplementary Provisions in later Orders.

[The regulations here quoted are only such as are of special interest in connexion with the present Inquiry; the principal Orders of the Poor Law Commissioners, Poor Law Board, and Local Government Board are published in annotated editions and can be obtained through the publishers of Poor Law Books and Forms.]

EXTRACTS FROM GENERAL CONSOLIDATED ORDER of 24th July 1847.

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PROCEEDINGS OF THE GUARDIANS.

Art. 41. At every ordinary meeting of the guardians, the business shall, as far as may be convenient, be conducted in the following order:

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Thirdly.—They shall proceed to give the necessary directions respecting all applications for relief made since the last ordinary meeting, and also respecting the amount and nature of relief to be given and continued to the paupers then in the receipt of relief, until the next ordinary meeting, or for such other time as such relief may be deemed to be necessary.

Fourthly.—They shall hear and consider any application for relief which may be then made, and determine thereon.

Fifthly.—They shall read the report of the state of the workhouse or workhouses, examine all books and accounts relative to the relief of the paupers of the union, and give all needful directions concerning the management and discipline of the said workhouse or workhouses and the providing of furniture and stores and other articles.

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Art. 42. When the guardians have allowed relief in the workhouse to any applicant, a written or printed order for his admission therein, signed by the clerk, shall be forthwith delivered to the applicant, or to any person on his behalf.

Art. 43. When the guardians have allowed out-door relief, in money or kind, to any applicant, the particulars of such relief shall be entered, by the proper relieving officer, in a ticket (according to Form K.)* hereunto annexed, and such ticket shall be delivered by him to the applicant, or to some person on his behalf.

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MODE OF OBTAINING MEDICAL RELIEF BY PERMANENT PAUPERS.

Art. 75. The guardians shall, once at least in every year, cause to be prepared by the clerk or relieving officers a list of all such aged and infirm persons, and persons permanently sick or disabled as may be actually receiving relief from such guardians, and residing within the district of each medical officer of the union, and shall from time to time furnish to each district medical officer a copy of the list aforesaid.

Art. 76. Every person whose name is inserted in such list shall receive a ticket in the Form (L.)* hereunto annexed, and shall be entitled on the exhibition of such ticket to the medical officer of his district to obtain such advice, attendance, and medicines as his case may require, in the same manner as if he had received an order from the guardians, and such ticket shall remain in force for the time specified therein, unless such person shall cease to be in the receipt of relief before the expiration of such time.

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GOVERNMENT OF THE WORKHOUSE.

ADMISSION OF PAUPERS.

Art. 88. Every pauper who shall be admitted into the workhouse, either upon his first or any subsequent admission, shall be admitted in some one of the following modes only (that is to say):—

By a written or printed order of the board of guardians, signed by their clerk, according to Art. 42.

By a provisional written or printed order, signed by a relieving officer or an overseer.

By the master of the workhouse (or during his absence, or inability to act, by the matron), without any order, in any case of sudden or urgent necessity.

Provided that the master may admit any pauper delivered at the workhouse under an order of removal to a parish in the union.

Art. 89. No pauper shall be admitted under any written or printed order as mentioned in Art. 88, if the same bear date more than six days before the pauper presents it at the workhouse.

Art. 90. If a pauper be admitted otherwise than by an order of the board of guardians, the admission of such pauper shall be brought before the board of guardians at their next ordinary meeting, who shall decide on the propriety of the pauper's continuing in the workhouse or otherwise, and make an order accordingly.

Art. 91. As soon as the pauper is admitted, he shall be placed in some room to be appropriated to the reception of paupers on admission, and shall then be examined by the medical officer.

Art. 92. If the medical officer upon such examination pronounce the pauper to be labouring under any disease of body or mind, the pauper shall be placed in the sick ward, or in such other ward as the medical officer shall direct.

Art. 93. If the medical officer pronounce the pauper to be free from any such disease, the pauper shall be placed in the part of the workhouse assigned to the class to which he may belong.

Art. 94. No pauper shall be detained in a receiving ward for a longer time than is necessary for carrying into effect the regulations in Arts. 91, 92, and 93, if there be room in the proper ward for his reception.

Art. 95. Before being removed from the receiving ward, the pauper shall be thoroughly cleansed, and shall be clothed in a workhouse dress, and the clothes which he wore at the time of his admission shall be purified, and deposited in a place appropriated for that purpose, with the pauper's name affixed thereto. Such clothes shall be restored to the pauper when he leaves the workhouse.

Art. 96. Every pauper shall, upon his admission into the workhouse, be searched by or under the inspection of the proper officer, and all articles prohibited by any Act of Parliament, or by this Order, which may be found upon his person, shall be taken from him, and, so far as may be proper, restored to him at his departure from the workhouse.

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* See forms (K) and (L) printed at page 963.

CLASSIFICATION OF THE PAUPERS.

Art. 98. The paupers, so far as the workhouse admits thereof, shall be classed as follows:—

Class 1. Men infirm through age or any other cause.

Class 2. Able-bodied men, and youths above the age of fifteen years.

Class 3. Boys above the age of seven years, and under that of fifteen.

Class 4. Women infirm through age or any other cause.

Class 5. Able-bodied women, and girls above the age of fifteen years.

Class 6. Girls above the age of seven years, and under that of fifteen.

Class 7. Children under seven years of age.

To each class shall be assigned that ward or separate building and yard which may be best fitted for the reception of such class, and each class of paupers shall remain therein, without communication with those of any other class.

Art. 99. Provided,

Firstly.—That the guardians shall from time to time, after consulting the medical officer, make such arrangements as they may deem necessary with regard to persons labouring under any disease of body or mind.

Secondly.—The guardians shall, so far as circumstances will permit, further subdivide any of the classes enumerated in Art. 98, with reference to the moral character, or behaviour, or the previous habits of the inmates, or to such other grounds as may seem expedient.

Thirdly. That nothing in this Order shall compel the guardians to separate any married couple, being both paupers of the first and fourth classes respectively, provided the guardians shall set apart for the exclusive use of every such couple a sleeping apartment separate from that of the other paupers.*

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Fifthly.—That any pauper of the fourth class, whom the master may deem fit to perform any of the duties of a nurse or assistant to the matron, may be so employed in the sick wards, or those of the fourth, fifth, sixth, or seventh classes, and any pauper of the first class, who may by the master be deemed fit, may be placed in the ward of the third class, to aid in the management, and superintend the behaviour, of the paupers of such class, or may be employed in the male sick ward.

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Art. 100. The guardians shall not admit into the workhouse, or any ward of the same, or retain therein, a larger number or a different class of paupers than that heretofore or hereafter from time to time to be fixed by the Commissioners; and in case such number shall at any time be exceeded, the fact of such excess shall be forthwith reported to the Commissioners by the clerk.

Art. 101. No pauper of unsound mind, who may be dangerous, or who may have been reported as such by the medical officer, or who may require habitual or frequent restraint, shall be detained in the workhouse for any period exceeding fourteen days, and the guardians shall cause the proper steps to be taken for the removal of every such pauper to some asylum or licensed house as soon as may be practicable.†

DISCIPLINE AND DIET OF THE PAUPERS.

Art. 102. All the paupers in the workhouse, except the sick and insane, and the paupers of the first, fourth, and seventh classes, shall rise, be set to work, leave off work, and go to bed at the times mentioned in the Form (N.)‡ hereunto annexed, and shall be allowed such intervals for their meals as are therein stated, and these several times shall be notified by the ringing of a bell; provided always, that the guardians may, with the consent of the Commissioners, make such alterations in any of the said times or intervals, as the guardians may think fit.

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Art. 106. The master and matron shall (subject to the directions of the guardians) fix the hours of rising and going to bed, for the paupers of the first, fourth, and seventh classes, and determine the occupation and employment of which they may be capable; and the meals for such paupers shall be provided at such times and in such manner as the guardians may from time to time direct.

Art. 107. The paupers shall be dieted with the food and in the manner set forth in the dietary table which may be prescribed for the use of the workhouse, and no pauper shall have or consume any liquor, or any food or provision other than is allowed in the said dietary table, except on Christmas Day or by the direction in writing of the medical officer, as provided in Article 108.

Art. 108. Provided,

Firstly.—That the medical officer may direct in writing such diet for any individual pauper as he may deem necessary, and the master shall obey such direction until the next ordinary meeting of the guardians, when he shall report the same in writing to the guardians.

Secondly.—That if the medical officer at any time certify that he deems a temporary change in the diet essential to the health of the paupers in the workhouse, or of any class or classes thereof, the guardians shall cause a copy of such certificate to be entered on the minutes of their proceedings, and may forthwith order, by a resolution, the said diet to be temporarily changed, according to the recommendation of the medical officer, and shall forthwith transmit a copy of such certificate and resolution to the Commissioners.

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Fourthly.—That the guardians may, without any direction of the medical officer, make such allowance of food as may be necessary to paupers employed as nurses or in the household work; but they shall not allow to such paupers any fermented or spirituous liquors on account of the performance of such work, unless in pursuance of a written recommendation of the medical officer.

Art. 109. If any pauper require the master or matron to weigh the allowance of provisions served out at any meal, the master or matron shall forthwith weigh such allowance in the presence of the pauper complaining, and of two other persons.

Art. 110. The clothing to be worn by the paupers in the workhouse shall be made of such materials as the board of guardians may determine.

Art. 112. The paupers of the several classes shall be kept employed according to their capacity and ability; and no pauper shall receive any compensation for his labour.

Art. 115. Any pauper may quit the workhouse upon giving to the master, or (during his absence or inability to act) to the matron, a reasonable notice of his wish to do so;* and in the event of any able-bodied pauper, having a family, so quitting the house, the whole of such family shall be sent with him, unless the guardians shall, for any special reason, otherwise direct; and such directions shall be in conformity with the regulations of the Commissioners with respect to relief in force at the time.

Art. 116. Provided nevertheless, that the guardians may, by any general or special direction, authorise the master to allow a pauper, without giving any such notice as is required in Art. 115, to quit the workhouse, and to return after a temporary absence only; and every such allowance shall be reported by the master to the guardians at their next ordinary meeting.

Art. 118. Any person may visit any pauper in the workhouse by permission of the master, or (in his absence) of the matron, subject to such conditions and restrictions as the guardians may prescribe; such interview shall take place in a room separate from the other inmates of the workhouse, and in the presence of the master, matron, or porter, except where a sick pauper is visited.

Art. 119. No written or printed paper of an improper tendency, or which may be likely to produce in-

* See Circular of 3rd November 1885 [Appendix II. (1)] indicating subsequent provisions on this subject.
† See also provisions as to this in the Lunacy Acts, 1890 and 1891.
‡ See form (N.) on page (963).

* By 34 and 35 Vict. cap. 108, sec. 4, detention for a limited period is allowed, varying from 24 hours when the pauper has not discharged himself within the previous month, to 72 hours when he has discharged himself more than twice within the month.

subordination, shall be allowed to circulate, or be read aloud, among the inmates of the workhouse.

Art. 120. No pauper shall play at cards, or at any game of chance, in the workhouse; and the master may take from any pauper, and keep until his departure from the workhouse, any cards, dice, or other articles applicable to games of chance, which may be in his possession.

Art. 121. No pauper shall smoke in any room of the workhouse, except by the special direction of the medical officer, or shall have any matches or other articles of a highly combustible nature in his possession, and the master may take from any person any articles of such a nature.*

Art. 122. Any licensed minister of the religious persuasion of an inmate of the workhouse, who may at any time in the day, on the request of any inmate, enter the workhouse for the purpose of affording religious assistance to him, or for the purpose of instructing his child or children in the principles of his religion, shall give such assistance or instruction, so as not to interfere with the good order and discipline of the other inmates of the workhouse, and such religious assistance or instruction shall be strictly confined to inmates who are of the religious persuasion of such minister, and to the children of such inmates, except in the cases in which the guardians may lawfully permit religious assistance and instruction to be given to any paupers who are Protestant dissenters, by licensed ministers who are Protestant dissenters.

Art. 123. No work, except the necessary household work and cooking, shall be performed by the paupers on Sunday, Good Friday, and Christmas Day.

Art. 124. Prayers shall be read before breakfast and after supper every day, and divine service shall be performed every Sunday, Good Friday, and Christmas Day in the workhouse (unless the guardians, with the consent of the Commissioners, otherwise direct), and at such prayers and divine service all the paupers shall attend, except the sick, persons of unsound mind, the young children, and such as are too infirm to do so; provided that those paupers who may object so to attend, on account of their professing religious principles differing from those of the Established Church, shall also be exempt from such attendance.

Art. 125. The guardians may authorize any inmates of the workhouse, being members of the Established Church, to attend public worship at a parish church or chapel, on every Sunday, Good Friday, and Christmas Day, under the control and inspection of the master or porter, or other officer.

Art. 126. The guardians may also authorize any inmates of the workhouse, being dissenters from the Established Church, to attend public worship at any dissenting chapel in the neighbourhood of the workhouse, on every Sunday, Good Friday, and Christmas Day.

PUNISHMENT FOR MISBEHAVIOUR OF THE PAUPERS.

Art. 127. Any pauper, being an inmate of the workhouse, who shall neglect to observe such of the regulations in this order as are applicable to him as such inmate;—

Or who shall make any noise when silence is ordered to be kept;
Or shall use obscene or profane language;
Or shall by word or deed insult or revile any person;
Or shall threaten to strike or to assault any person;
Or shall not duly cleanse his person;
Or shall refuse or neglect to work, after having been required to do so;
Or shall pretend sickness;
Or shall play at cards or other game of chance;
Or shall refuse to go into his proper ward or yard, or shall enter or attempt to enter, without permission, the ward or yard appropriated to any class of paupers other than that to which he belongs;
Or shall climb over any fence or boundary wall surrounding any portion of the workhouse premises, or shall attempt to leave the workhouse otherwise than through the ordinary entrance;
Or shall misbehave in going to, at, or returning from public worship out of the workhouse, or at divine service or prayers in the workhouse;
Or having received temporary leave of absence, and wearing the workhouse clothes, shall return to the workhouse after the appointed time of absence, without reasonable cause for the delay;
Or shall wilfully disobey any lawful order of any officer of the workhouse;

Shall be deemed DISORDERLY.

Art. 128. Any pauper, being an inmate of the workhouse, who shall, within seven days, repeat any one, or commit more than one, of the offences specified in Art. 127;

Or who shall by word or deed insult or revile the master or matron, or any other officer of the workhouse, or any of the guardians;
Or shall wilfully disobey any lawful order of the master or matron after such order shall have been repeated;
Or shall unlawfully strike or otherwise unlawfully assault any person;
Or shall wilfully or mischievously damage or soil any property whatsoever belonging to the guardians;
Or shall wilfully waste or spoil any provisions, stock, tools, or materials for work, belonging to the guardians;
Or shall be drunk;
Or shall act or write indecently or obscenely;
Or shall wilfully disturb other persons at public worship out of the workhouse, or at divine service or prayers in the workhouse;

Shall be deemed REFRACTORY.

Art. 129. The master may, with or without the direction of the guardians, punish any disorderly pauper by substituting, during a time not greater than forty-eight hours, for his dinner, as prescribed by the dietary, a meal consisting of eight ounces of bread, or one pound of cooked potatoes or boiled rice, and also by withholding from him, during the same period, all butter, cheese, tea, sugar, or broth, which such pauper would otherwise receive, at any meal during the time aforesaid.

Art. 130. The guardians may, by a special direction to be entered on their minutes, order any refractory pauper to be punished by confinement in a separate room, with or without an alteration of diet, similar in kind and duration to that prescribed in Article 129 for disorderly paupers; but no pauper shall be so confined for a longer period than twenty-four hours, or, if it be deemed right that such pauper should be carried before a justice of the peace, and if such period of twenty-four hours should be insufficient for that purpose, then for such further time as may be necessary for such purpose.

Art. 131. If any offence, whereby a pauper becomes refractory under Art. 128, be accompanied by any of the following circumstances of aggravation (that is to say) if such pauper

Persist in using violence against any person;
Or persist in creating a noise or disturbance, so as to annoy other inmates;
Or endeavour to excite other paupers to acts of insubordination;
Or persist in acting indecently or obscenely in the presence of any other inmate;
Or persist in mischievously breaking or damaging any goods or property of the guardians;

the master may, without any direction of the guardians, immediately place such refractory pauper in confinement for any time not exceeding twelve hours; which confinement shall, however, be reckoned as part of any punishment afterwards imposed by the guardians for the same offence.

Art. 132. Every refractory pauper shall be deemed to be also disorderly, and may be punished as such; but no pauper who may have been puhished for any offence as disorderly, shall afterwards be punished for the same offence as refractory, and no pauper who may have been punished for any offence as refractory, shall afterwards be punished for the same offence as disorderly.

Art. 133. No pauper shall be punished by confinement or alteration in diet for any offence not committed in the workhouse since his last admission, except in such cases as are expressly specified in Articles 127 and 128.

* See Circular of 9th November 1892, as to allowances of tobacco and snuff [Appendix II., (3)].

Art. 134. No pauper who may have been under medical care, or who may have been entered in the medical weekly return as sick or infirm, at any time in the course of the seven days next preceding the punishment, or who may be reasonably supposed to be under twelve, or above sixty years of age, or who may be pronounced by the medical officer to be pregnant, or who may be suckling a child, shall be punished by alteration of diet, or by confinement, unless the medical officer shall have previously certified in writing that no injury to the health of such pauper is reasonably to be apprehended from the proposed punishment; and any modification diminishing such punishment which the medical officer may suggest, shall be adopted by the master.

Art. 135. No pauper shall be confined between eight o'clock in the evening and six o'clock in the morning, without being furnished with a bed and bedding suitable to the season, and with the other proper conveniences.

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Art. 143. The master shall keep a book to be furnished him by the guardians, in which he shall duly enter,

Firstly.—All cases of refractory or disorderly paupers, whether children or adults, reported to the guardians for their decision thereon.

Secondly.—All cases of paupers, whether children or adults, who may have been punished without the direction of the guardians, with the particulars of their respective offences and punishments.

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Art. 145. Such book shall be laid on the table at every ordinary meeting of the guardians; and every entry made in such book since the last ordinary meeting shall be read to the board by the clerk.

The guardians shall thereupon, in the first place, give direction as to the confinement or other punishment of any refractory or disorderly pauper reported for their decision, and such direction shall be entered on the minutes of the proceedings of the day, and a copy thereof shall be inserted by the clerk in the book specified in Art. 143.

The guardians, in the second place, shall take into their consideration the cases in which punishments are reported to have been already inflicted by the master or other officer, and shall require the master to bring before them any pauper so punished, who may have signified a wish to see the guardians. If the guardians in any case are of opinion that the officer has acted illegally or improperly, such opinion shall be entered on the minutes, and shall be communicated to the master, and a copy of the minute of such opinion shall be forwarded to the Commissioners by the clerk.

Art. 146. If any pauper above the age of fourteen years unlawfully introduce or attempt to introduce any spirituous or fermented liquor into the workhouse, or abscond from the workhouse with clothes belonging to the guardians, the master may cause such pauper to be forthwith taken before a justice of the peace, to be dealt with according to law. And whether he do so or not, he shall report every such case to the guardians at their next ordinary meeting.

Art. 147. The master shall cause a legible copy of Arts. 127, 128, 129, 130, and 131, to be kept suspended in the dining-hall of the workhouse, or in the room in which the inmates usually eat their meals, and also in the board-room of the guardians.

Visiting Committee.

Art. 148. The Guardians shall appoint one or more *Visiting Committees* from their own body; and each of such committees shall carefully examine the workhouse or workhouses of the union once in every week at the least, inspect the last reports of the chaplain and medical officer, examine the stores, afford, so far as is practicable, to the inmates an opportunity of making any complaints, and investigate any complaints that may be made to them.*

Art. 149. The Visiting Committee shall from time to time write such answers as the facts may warrant to the following queries, which are to be printed in a book, entitled the Visitors' Book, to be provided by the guardians, and kept in every workhouse for that purpose, and to be submitted regularly to the guardians at their ordinary meetings:—

Q. 1. Is the workhouse, with its wards, offices, yards, and appurtenances, clean and well ventilated in every part?—and is the bedding in proper order?—if not, state the defect or omission.

Q. 2. Do the inmates of the workhouse, of all classes, appear clean in their persons, and decent and orderly in their behaviour; and is their clothing regularly changed?

Q. 3. Are the inmates of each sex employed and kept at work as directed by the guardians, and is such work unobjectionable in its nature?—if any improvement can be suggested in their employment, state the same.

Q. 4. Are the infirm of each sex properly attended to, according to their several conditions?

Q. 5. Are the boys and girls in the school properly instructed as required by the regulations of the Commissioners, and is their industrial training properly attended to?

Q. 6. Are the young children properly nursed and taken care of, and do they appear in a clean and healthy state?—Is there any child not vaccinated?

Q. 7. Is regular attendance given by the medical officer?—Are the inmates of the sick wards properly tended?—Are the nurses efficient?—Is there any infectious disease in the workhouse?

Q. 8. Is there any dangerous lunatic or idiot in the workhouse?

Q. 9. Is divine service regularly performed?—Are prayers regularly read?

Q. 10. Is the established dietary duly observed?—and are the prescribed hours of meals regularly adhered to?

Q. 11. Are the provisions and other supplies of the qualities contracted for?

Q. 12. Is the classification properly observed according to Arts. 98 and 99?

Q. 13. Is any complaint made by any pauper against any officer, or in respect of the provisions or accommodations?—if so, state the name of the complainant, and the subject of the complaint?

Q. 14. Does the present number of inmates in the workhouse exceed that fixed by the Poor Law Commissioners?

Repairs and Alterations of the Workhouse.

Art. 150. The guardians shall once at least in every year, and as often as may be necessary for cleanliness, cause all the rooms, wards, offices, and privies belonging to the workhouse to be limewashed.

Art. 151. The guardians shall cause the workhouse and all its furniture and appurtenances to be kept in good and substantial repair; and shall, from time to time, remedy without delay any such defect in the repair of the house, its drainage, warmth, or ventilation, or in the furniture or fixtures thereof, as may tend to injure the health of the inmates.

Government of the Workhouse by the Guardians.

Art. 152. We do declare, that, subject to the rules and regulations herein contained, the guidance, government, and control of every workhouse, and of the officers, servants, assistants, and paupers within such workhouse, shall be exercised by the guardians of the union.

Appointment of Officers.

Art. 153. The guardians shall, whenever it may be requisite, or whenever a vacancy may occur, appoint fit persons to hold the undermentioned offices, and to perform the duties respectively assigned to them; namely,

1. Clerk to the guardians.
2. Treasurer to the union.
3. Chaplain.
4. Medical officer for the workhouse.
5. District medical officer.
6. Master of the workhouse.
7. Matron of the workhouse.
8. Schoolmaster.
9. Schoolmistress.
10. Porter.
11. Nurse.
12. Relieving officer.
13. Superintendent of out-door labour.

* See Circular of 28th January 1893, as to visitation of workhouses. [Appendix II., (4)].

And also such assistants as the guardians, with the consent of the Commissioners, may deem necessary for the efficient performance of the duties of any of the said offices.

Art. 154. The officers so appointed to or holding any of the said offices, as well as all persons temporarily discharging the duties of such offices, shall respectively perform such duties as may be required of them by the rules and regulations of the Commissioners, in force at the time, together with all such other duties, conformable with the nature of their respective offices, as the guardians may lawfully require them to perform.

QUALIFICATIONS OF OFFICERS.

Art. 162. No person shall hold the office of clerk, treasurer, master, or relieving officer under this Order who has not reached the age of twenty-one years.

Art. 163. No person shall hold the office of master of a workhouse, or matron of a workhouse having no master, unless he or she be able to keep accounts.

Art. 164. No person shall hold the office of relieving officer unless he be able to keep accounts, and unless he reside in the district for which he may be appointed to act, devote his whole time to the performance of the duties of his office, and abstain from following any trade or profession, and from entering into any other service.

Art. 165. No person shall hold the office of nurse who is not able to read written directions upon medicines.

Art. 166. Provided always that the guardians may with the consent of the Commissioners previously obtained, but not otherwise, dispense with any of the conditions specified in Articles 162, 163, 164, and 165. (*There are many provisions as to qualifications of medical officers.*)

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CONTINUANCE IN OFFICE AND SUSPENSION OF OFFICERS.—SUPPLY OF VACANCIES.

Art. 187. Every officer appointed to or holding any office under this Order, other than a medical officer, shall continue to hold the same until he die, or resign, or be removed by the Commissioners, or be proved to be insane, to the satisfaction of the Commissioners. (*This article has been subsequently modified.*)

Art. 188. Provided always, that every porter, nurse, assistant, or servant may be dismissed by the guardians without the consent of the Commissioners; but every such dismissal, and the grounds thereof, shall be reported to the Commissioners.

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DUTIES OF A MEDICAL OFFICER.

Art. 205. The following shall be the duties of every medical officer appointed by the guardians, whether he be the medical officer for a workhouse or for a district:—

No. 1. To give to the guardians, when required, any reasonable information respecting the case of any pauper who is or has been under his care; to make any such written report relative to any sickness prevalent among the paupers under his care, as the guardians or the Commissioners may require of him; and to attend any meeting of the board of guardians when requested by them to do so.

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No. 3. To give a certificate under his hand in every case to the guardians, or the relieving officer, or the pauper on whom he is attending, of the sickness of such pauper or other cause of his attendance, when required to do so.

No. 4. In keeping the books prescribed by the Order, to employ, so far as is practicable, the terms used or recommended in the regulations and statistical nosology issued by the Registrar General; and also to show when the visit or attendance made or given to any pauper was made or given by any person employed by himself.

DUTIES OF A DISTRICT MEDICAL OFFICER.

Art. 206. The following shall be the duties of a district medical officer:—

No. 1. To attend duly and punctually upon all poor persons requiring medical attendance within the district of the union assigned to him, and according to his agreement to supply the requisite medicines to such persons, whenever he may be lawfully required to furnish such attendance or medicines by a written or printed order of the guardians, or of a relieving officer of the union, or of an overseer.

No. 2. On the exhibition to him of a ticket, according to Art. 76, and on application made on behalf of the party to whom such ticket was given, to afford such medical attendance and medicines as he would be bound to supply if he had received in each case an order from the guardians to afford such attendance and medicines.

No. 3. To inform the relieving officer of any poor person whom he may attend without an order.

No. 4. To make a return to the guardians at each ordinary meeting, in a book prepared according to the form [prescribed by Order of 26th February 1866], and to insert therein the date of every attendance, and the other particulars required by such form, in conformity with Art. 205, No. 4.

Provided, however, that the medical officer may, with the consent of the guardians, but not otherwise, make the entries which he is directed to make in such book on detached sheets of paper, according to the same form, and cause the same to be laid before the guardians at every ordinary meeting, instead of such book; and the guardians shall, in that case, cause such sheets to be bound up at the end of the year.

DUTIES OF THE MEDICAL OFFICER FOR THE WORKHOUSE.

Art. 207. The following shall be the duties of the medical officer for the workhouse:—

No. 1. To attend at the workhouse at the periods fixed by the guardians, and also when sent for by the master or matron.

No. 2. To attend duly and punctually upon all poor persons in the workhouse requiring medical attendance, and according to his agreement to supply the requisite medicines to such persons.

No. 3. To examine the state of the paupers on their admission into the workhouse, and to give the requisite directions to the master according to Articles 91 and 92.

No. 4. To give directions and make suggestions as to the diet, classification, and treatment of the sick paupers, and paupers of unsound mind, and to report to the guardians any pauper of unsound mind in the workhouse whom he may deem to be dangerous, or fit to be sent to a lunatic asylum.

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No. 6. To report in writing to the guardians any defect in the diet, drainage, ventilation, warmth, or other arrangements of the workhouse, or any excess in the number of any class of inmates, which he may deem to be detrimental to the health of the inmates.

No. 7. To report in writing to the guardians any defect which he may observe in the arrangements of the infirmary, and in the performance of their duties by the nurses of the sick.

No. 8. To make a return to the guardians, at each ordinary meeting, in a book prepared [as directed], and to insert therein the date of every attendance, in conformity with Art. 205, and the other particulars required by such form to be inserted by the medical officer, and to enter in such return the death of every pauper who shall die in the workhouse, together with the apparent cause thereof.

No. 9. To enter in the commencement of such book the proper dietary for the sick paupers in the house in so many different scales as he shall deem expedient.

DUTIES OF THE MASTER.

Art. 208. The following shall be the duties of the master:—

No. 1. To admit paupers into the workhouse, in obedience to the orders specified in Art. 88, and also every person applying for admission who may appear to him to require relief through any sudden or urgent necessity, and to cause every pauper,

upon admission, to be examined by the medical officer, as is directed in Art. 91.

No. 2. To cause every male pauper above the age of seven years, upon admission, to be searched, cleansed, and clothed, and to be placed in the proper ward.

No. 3. To enforce industry, order, punctuality, and cleanliness, and the observance of all regulations for the government of the workhouse by the paupers, and by the several officers, assistants, and servants therein.

No. 4. To read prayers to the paupers before breakfast and after supper every day, or cause prayers to be read, according to Art. 124.

. . . . . .

No. 6. To keep the partially disabled paupers occupied to the extent of their ability; and to allow none who are capable of employment to be idle at any time.

No. 7. To visit the sleeping wards of the male paupers at eleven o'clock in the forenoon of every day, and see that such wards have been all duly cleansed and are properly ventilated.

No. 8. To see that the meals of the paupers are duly provided, dressed, and served, according to the directions in Article 107, and to superintend the distribution of the food.

No. 9. To say, or cause to be said, grace before and after meals.

No. 10. To visit all the wards of the male paupers before nine o'clock every night in winter, and ten o'clock in summer, and see that all the male paupers are in bed, and that all fires and lights therein are extinguished, except so far as may be necessary for the sick.

No. 11. To receive from the porter the keys of the workhouse at nine o'clock every night, and to deliver them to him again at six o'clock every morning, or at such hours as shall from time to time be fixed by the guardians.

No. 12. To see that the male paupers are properly clothed, and that their clothes are kept in proper repair.

. . . . . .

No. 14. To send for the medical officer in case any pauper is taken ill or becomes insane, and to take care that all sick and insane paupers are duly visited by the medical officer, and are provided with such medicines and attendance, diet and other necessaries, as the medical officer or the guardians direct, and to apprise the nearest relation in the workhouse of the sickness of any pauper, and, in the case of dangerous sickness, to send for the chaplain, and any relative or friend of the pauper, resident within a reasonable distance, whom the pauper may desire to see.

No. 15. To take care that no pauper at the approach of death shall be left unattended either during the day or the night.

No. 16. To give immediate information of the death of any pauper in the workhouse to the medical officer, and to the nearest relations of the deceased who may be known to him, and who may reside within a reasonable distance; and if the body be not removed within a reasonable time, to provide for the interment thereof.

No. 17. When requisite, to cause the death of every pauper dying in the workhouse to be duly registered by the registrar of births and deaths within five days after the day of such death; and also to enter such death in a register.

No. 18. To deliver an inventory of the clothes and other property of any pauper, who may have died in the workhouse, to the guardians at their next ordinary meeting.

No. 19. To keep such portion of the Workhouse Medical Relief Book prescribed in this Order as is assigned to him, and to keep all books or accounts which he is, or hereinafter may be, by any Order of the Commissioners, directed and required to keep, to allow the same to be constantly open to the inspection of any of the guardians of the union, and to submit the same to the guardians at their ordinary meetings.

. . . . . .

No. 24. To take care that the wards, rooms, larder, kitchen, and all other offices of the workhouse, and all the utensils and furniture thereof, be kept clean and in good order; and as often as any defect in the same, or in the state of the workhouse, shall occur, to report the same in writing to the guardians at their next ordinary meeting.

No. 25. To submit to the guardians, at every ordinary meeting, a report of the number of the inmates in the workhouse.

No. 26. To bring before the visiting committee or the guardians any pauper inmate desirous of making a complaint or application to the guardians.

No. 27. To report forthwith to the medical officer and to the guardians, in writing, all cases in which any restraint or compulsion may have been used towards any pauper inmate of unsound mind in the workhouse.

No. 28. To keep a book, in which he shall enter all his written reports to the guardians or to the medical officer, and to lay the same before the guardians at every ordinary meeting.

No. 29. To inform the visiting committee and the guardians of the state of the workhouse in every department, and to report, in writing, to the guardians any negligence or other misconduct on the part of any of the subordinate officers or servants of the establishment; and generally to observe and fulfil all lawful orders and directions of the guardians suitable to his office.

Duties of the Matron.

Art. 210. The following shall be the duties of the matron:—

No. 1. In the absence of the master, or during his inability to act, to act as his substitute in the admission of paupers into the workhouse, according to Articles 88 and 208, Nos. 1 and 2, and to cause every pauper upon such admission to be examined by the medical officer, as is directed in Art 91.

No. 2. To cause the pauper children under the age of seven years, and the female paupers, to be searched, cleansed, and clothed upon their admission, and to be placed in their proper wards.

. . . . . .

No. 4. To call over the names of the paupers, to inspect their persons, and see that each individual is clean.

No. 5. To visit the sleeping wards of the female paupers at eleven o'clock of the forenoon of every day, and to see that such wards have been all duly cleansed and are properly ventilated.

No. 6. To visit all the wards of the females and children every night before nine o'clock, and to ascertain that all the paupers in such wards are in bed, and all fires and lights not necessary for the sick or for women suckling their children therein extinguished.

No. 7. To pay particular attention to the moral conduct and orderly behaviour of the females and children, and to see that they are clean and decent in their dress and persons.

No. 8. To superintend and give the necessary directions for making and mending the linen and clothing supplied to the male paupers, and all the clothing supplied to the female paupers and children, and to take care that all such clothing be properly numbered and marked on the inside with the name of the union.

No. 9. To see that every pauper in the workhouse has clean linen and stockings once a week, and that all the beds and bedding be kept in a clean and wholesome state.

No. 10. To take charge of the linen and stockings for the use of the paupers, and the other linen in use in the workhouse, and to apply the same to such purposes as shall be authorised or approved of by the guardians, and to no other.

No. 11. To superintend and give the necessary directions concerning the washing, drying, and getting up of the linen, stockings, and blankets, and to see that the same be not dried in the sleeping wards, or in the sick wards.

No. 12. To take proper care of the children and sick paupers, and to provide the proper diet for

the same, and for women suckling infants, and to furnish them with such changes of clothes and linen as may be necessary.

13. No. To assist the master in the general management and superintendence of the workhouse, and especially in—

Enforcing the observance of good order, cleanliness, punctuality, industry, and decency of demeanour among the paupers;—

Cleansing and ventilating the sleeping wards and the dining-hall, and all other parts of the premises;—

Placing in store and taking charge of the provisions, clothing, linen, and other articles belonging to the union.

No. 14. When requested by the porter in pursuance of Art. 214, No. 5, to search any female entering or leaving the workhouse under the circumstances described in that Article.

No. 15. To report to the master any negligence or other misconduct on the part of any of the female officers, or servants of the establishment, or any case in which restraint or compulsion may have been used towards any female inmate of unsound mind.

No. 16. And generally to observe and fulfil all lawful orders and directions of the guardians suitable to her office.

Duties of the Chaplain.

Art. 211. The following shall be the duties of the chaplain:—

No. 1. To read prayers and preach a sermon to the paupers and other inmates of the workhouse on every Sunday, and on Good Friday and Christmas Day, unless the guardians, with the consent of the Commissioners, may otherwise direct.

. . . . . .

No. 3. To visit the sick paupers, and to administer religious consolation to them in the workhouse, at such periods as the guardians may appoint, and when applied to for that purpose by the master or matron.

. . . . . .

Duties of a Nurse.

Art. 213. The following shall be the duties of a nurse for the workhouse:—

No. 1. To attend upon the sick in the sick and lying-in wards, and to administer to them all medicines and medical applications, according to the directions of the medical officer.

No. 2. To inform the medical officer of any defects which may be observed in the arrangements of the sick or lying-in ward.

No. 3. To take care that a light is kept at night in the sick ward.

Duties of the Porter.

Art. 214. The following shall be the duties of the porter of the workhouse:—

No. 1. To keep the gate, and to prevent any person not being an officer of the workhouse or of the union, an Assistant Poor Law Commissioner, or any person authorised by law, or by the Commissioners or guardians, from entering into or going out of the house without the leave of the master or matron.

No. 2. To keep a book in which he shall enter the name and business of every officer or other person who shall go into the workhouse, and the name of every officer or other person who shall go out thereof, together with the time of such officer's or person's going in or out.

No. 3. To receive all paupers who apply or present themselves for admission in conformity with Art. 88, and if the master and matron be both absent to place such paupers in the receiving ward until the master or matron return.

No. 4. To examine all parcels and goods before they are received into the workhouse, and prevent the admission of any spirituous or fermented liquors, or other articles contrary to any of the regulations contained in this order, or otherwise contrary to law.

No. 5. To search any male pauper entering or leaving the workhouse whom he may suspect of having possession of any spirits or other prohibited articles, and to require any other person entering the workhouse whom he may suspect of having possession of any such spirits or prohibited articles, to satisfy him to the contrary before he permit such person to be admitted, and in the case of any female, to cause the matron to be called for the purpose of searching her, if necessary.

No. 6. To examine all parcels taken by any pauper out of the workhouse, and to prevent the undue removal of any article from the premises.

No. 7. To lock all the outer doors, and take the keys to the master, at nine o'clock every night, and to receive them back from him every morning at six o'clock, or at such hours as shall from time to time be fixed by the guardians; and if any application for admission to the workhouse be made after the keys shall have been so taken to the master, to apprise the master forthwith of such application.

No. 8. To assist the master and matron in preserving order, and in enforcing obedience and due subordination in the workhouse.

No. 9. To inform the master of all things affecting the security and order of the workhouse, and to obey all lawful directions of the master or matron, and of the guardians, suitable to his office.

Duties of a Relieving Officer.

Art. 215. The following shall be the duties of a relieving officer:—

No. 1. To attend all ordinary meetings of the guardians, and to attend all other meetings when summoned by the clerk.

No. 2. To receive all applications for relief made to him within his district, or relating to any parish situated within his district, and forthwith to examine into the circumstances of every case by visiting the house of the applicant (if situated within his district), and by making all necessary inquiries into the state of health, the ability to work, the condition and family, and the means of such applicant, and to report the result of such inquiries in the prescribed form to the guardians at their next ordinary meeting, and also to visit from time to time as requisite all paupers receiving relief, and to report concerning the same as the guardians may direct.

No. 3. In any case of sickness or accident requiring relief by medical attendance to procure such attendance by giving an order on the district medical officer . . . . . or by such other means as the urgency of the case may require.

No. 4. To ascertain from time to time from the district medical officer the names of any poor persons whom such medical officer may have attended or supplied with medicines, without having received an order from himself to that effect.

No. 5. In every case of a poor person receiving medical relief, as soon as may be, and from time to time afterwards, to visit the house of such person, and until the next ordinary meeting of the guardians, to supply such relief (not being in money) as the case on his own view, or on the certificate of the district medical officer, may seem to require.

No. 6. In every case of sudden or urgent necessity, to afford such relief to the destitute person as may be requisite, either by giving such person an order of admission into the workhouse, and conveying him thereto if necessary, or by affording him relief out of the workhouse, provided that the same be not given in money, whether such destitute person be settled in any parish comprised in the union or not.

No. 7. To report to the guardians at their next ordinary meeting all cases reported to him by an overseer, and to obey the directions of the guardians with reference to the relief administered in such cases.

No. 9. To give all reasonable aid and assistance at the request of any other relieving officer of the union, by examining into the case of any applicant for relief, or administering relief to any pauper whose name has been entered on the books of such other relieving officer, and who may be within his own district.

No. 10. Duly and punctually to supply the weekly allowances of all paupers belonging to his district, or being within the same, and to pay or administer the relief of all paupers within his district to the amount and in the manner in which he may have been lawfully ordered by the guardians to pay or administer the same.

No. 11. To visit, relieve, and otherwise attend to non-settled poor, being within his district, according to the directions of the guardians, whose officer he is, and in no other way, subject always to the obligation imposed on him in cases of sudden or urgent necessity.

No. 12. To set apart one or more pages in his out-door relief list, in which he shall duly and punctually enter up the payments made by authority of his own board of guardians to non-settled poor, and to take credit for such payments in his receipt and expenditure book.

. . . . . .

No. 16. To observe and execute all lawful orders and directions of the guardians applicable to his office.

FORM K.—Out Relief Ticket. (*See* Art. 43.)

_____ UNION.

Weekly Relief ordered____ day of_____18 .

Name.	Money.	Loaves.	For what Period.
	Other Articles.		

_____ Signature of Relieving Officer.

FORM L.—Ticket for Permanent Medical List.

(*See* Art. 76.)

_____ UNION.

Date_____

Good until the_____ day of_____18__.

Name of Pauper _____

Residence of Pauper _____

Name of Medical Officer_____

Residence _____

Usual hour at which he is at home _____

FORM N. (*See* Art. 102.)

	Time of Rising.	Interval for Breakfast.	Time for Work.	Interval for Dinner.	Time for Work.	Interval for Supper.	Time for going to Bed.
From 25th March to 29th Sept.	½ before 6	From ½ past 6 to 7	From 7 to 12	From 12 to 1	From 1 to 6	From 6 to 7	8 o'clock.
From 29th Sept. to 25th March	½ before 7	½ past 7 to 8	From 8 to 12	From 12 to 1	From 1 to 6	From 6 to 7	8 o'clock.

(2.) DIETARY ORDER of 16th February 1848.

Whereas the Poor Law Commissioners have, by various Orders under their hands and seals, issued to the several unions named in the schedule hereunto annexed, the dates whereof are set forth in the said schedule, ordered and directed that the paupers of the respective classes and sexes who might then or thereafter be received and maintained in every workhouse of the said respective unions should, during the period of their residence therein, be fed, dieted, and maintained with the food and in the manner described in the table or tables set forth in each Order respectively.

Now we, the Commissioners for administering the laws for relief of the poor in England, do hereby confirm all the said Orders now in force in the said several unions; and do order and direct that the same shall continue to be acted upon and obeyed in the unions to which the same have been respectively directed until the said Commissioners shall, with reference to any one or more of such unions, by their Order, otherwise direct.

Provided, however, that if the guardians of any union shall at any time or times deem it expedient that a change should be made, either temporarily or permanently, in the nature or quantity of the food specified in the Order last issued to such union, or in the manner therein described, and shall send a complete and accurate statement of the proposed alteration, in writing, signed by the presiding chairman of the meeting of the board whereat the resolution for making such alteration was adopted, to the said Commissioners, and the said Commissioners shall sanction and approve of such alteration, the guardians may, when the same shall have been so sanctioned and approved of, but not before, cause the same to be adopted and used in the workhouse or workhouses of the said union, as the case may be, without any further Order of the said Commissioners in that behalf.

Provided also, that nothing herein contained shall be taken to rescind or alter any provision or regulation of the Poor Law Commissioners contained in their General Order bearing date the 24th day of July 1847, and addressed to the said several unions herein referred to, which applies to the subject of the diet of the paupers in the workhouse or workhouses of such unions.

Workhouse Medical Officer's Order of 4th April 1868.

. . . . . .

We, the Poor Law Board, under the authority of the statutes in that behalf made and provided, hereby order and direct, from and after the twenty-fourth day of June next, as regards the medical officer for every workhouse in the unions, incorporations, and parishes named in the said schedule, as follows; that is to say—

Art. 1. He shall keep a book, to be termed "*The "Workhouse Medical Officer's Report Book*" (to be supplied by the guardians), in which he shall enter in writing, duly and punctually and under the correct dates, every report required by the said orders to be made by him to the board of guardians as to the defects in the diet, drainage, ventilation, warmth, and other arrangements of the workhouse; as to any excess in the number of any class of inmates which he may deem to be detrimental to health; as to every defect which he may observe in the arrangements of the infirmary or sick wards, and in the performance of their duties by the nurses of the sick; and, further, a report of any other matter which, in the discharge of the duties of his office, he shall consider to require the attention of the guardians; and also such recommendations relating to any of the matters aforesaid as he may think it right to submit to the said guardians.

Art. 2. He shall cause this book to be delivered to the clerk to the guardians in sufficient time to allow it to be laid before the board of guardians at the ordinary meeting held at or next following the date of the report, and to be produced to the visiting committee, and to the inspectors of the Poor Law Board, when they shall require to see it.

Art. 3. He shall enter on a card, to be affixed at or near the head of the bed of every patient upon whom he shall be in attendance, all medical or other extras which he shall deem necessary to be supplied.

Art. 4. He shall report in writing to the Poor Law Board the case of every sudden and every accidental death which may occur in the workhouse within twenty-four hours after he shall receive information of the same, and the cause of the death so far as he is able to explain it.

Art. 5. He shall report in writing to the Poor Law Board half-yearly, that is to say, on or about the first day of July and on or about the first day of January, upon the several matters set forth in the following statement. [*See* Order of 24th August 1869 below varying this.]

Statement of the Medical Officer for the Workhouse.
(Prescribed by Article 5 of the foregoing Order.)

To the Poor Law Board.

Union [*Incorporation*, or *Parish*].
Workhouse.

Statement of the Medical Officer for the above-named workhouse, for the half-year ended on the day of 18 , in answer to the following inquiries in reference to the said workhouse.

1. Is there sufficient ventilation and warmth?
2. Has the accommodation during the preceding six months for the several classes of sick been sufficient?
3. Are the arrangements for cooking and distribution of food, as regards the sick, satisfactory?
4. Is the nursing satisfactorily performed?
5. Is there a sufficient supply of towels, vessels, bedding, clothing, and other conveniences for the use of the sick inmates?
6. Are the medical appliances sufficient and in good order?

   Are there any water-beds or rack bedsteads? and, if so, are they sufficient in number and in good order?
7. Are the lavatories and baths sufficient and in good order?
8. Are the supply and distribution of hot and col water sufficiently provided for?

(Signed) *Medical Officer.*

at

this day of 18

Workhouse Medical Officer's Order of 24th August 1869.

The medical officer for the workhouse shall, in addition to the reports required to be made from time to time under Article No. 1 of the said last-recited Order [of 4th April 1868] report specially to the guardians on or about the 1st day of January and the 1st day of July in every year upon the several matters set forth in the statement contained in the said last-recited Order, and such reports shall be entered in or preserved with the Medical Officer's Report Book.

GENERAL ORDER FOR ACCOUNTS, 14th January 1867. †

. . . . . .

Art. 16. The clerk to the guardians shall also keep the following books:—

1. *The Relief Order Book*, in which shall be entered the names of all persons applying for relief, whether through the relieving officer or directly to the board, with a minute of the order made on such application in each case, and the particulars set forth in the form in the said schedule.

. . . . . .

Art. 19. The master of every workhouse of the union shall punctually enter up and accurately keep the following books and accounts, according to the forms and directions in the Schedule (E.) hereunto annexed.

. . . . . .

2. *The Admission and Discharge Book.* In this book shall be kept an account of every pauper admitted into and of every pauper discharged from the workhouse, which account shall be balanced weekly, or, if the board of guardians so direct, daily.

. . . . . .

Art. 23. The relieving officer shall punctually enter up and accurately keep the following books and accounts, according to the forms and directions in the Schedule F. hereunto annexed:—

1. *The Application and Report Book.** In this book shall be entered every distinct application made from time to time through the relieving officer for relief, and such of the particulars therein set forth as, on making the requisite examination into the circumstances of the case, he shall collect, as well as the medical relief or relief in kind (if any) already given by the relieving officer at his discretion, or reported to him to have been given by an overseer, or any medical aid given to a woman in labour by the medical officer without an order.

A note of the decision or direction of the board of guardians shall be inserted at the meeting of the board, and authenticated by the initials of the chairman or clerk, in the column contained in the form for this purpose.

Where any application is made to the board of guardians directly, and the board order any relief to be administered by the relieving officer, he shall enter in this book the particulars of the case as he shall obtain them, and the same shall be dealt with in all respects as when the application is made to himself in the first place.

2. *The Out-door Relief List.* In this book shall be entered in one of the forms in the said schedule set forth the sums of relief in money, and the value of relief in kind, given by the relieving officer to or for each pauper relieved by him in each week. The entries shall include only relief given to the pauper himself, or to some person properly authorised to receive it, and shall be made after the relief has been actually so given, and not before or otherwise. In this book shall also be entered, in the proper columns, the number of individuals of any of the several classes relieved in each case, and the other particulars in the form in the schedule set forth. The relieving officer shall enter up this book every week, and shall complete the same at the end of every half year, taking care that no pauper appear in such relief List more than once in the half-year, unless there shall be some alteration in the circumstances of the case.

. . . . . .

Art. 25. On the day next before every ordinary meeting of the Board of Guardians, or on the day of such meeting, but previous to the meeting, the clerk shall examine the Master's Day Book, and shall compare the entries of invoices and bills with the invoices and bills themselves, and shall see that all the goods supplied and works done are carried by the master to the proper accounts, and shall certify the correctness of the same by his initials. He shall also compare the entries of payments in the Master's Receipt and Payment Account with the vouchers, and ascertain that the master has debited this account with all sums received by him, and produces proper vouchers for all payments made by him, and shall inspect the other books required to be kept by the master by this Order, so as to ascertain that they are duly kept in proper form and with due regularity.

The clerk shall also, at the same time, examine the weekly account in each relieving officer's Out-door Relief Lists and Receipt and Expenditure Book, so as to ascertain the accuracy of the entries therein, and that the relief has been given in accordance with the orders of the Guardians by comparison with the relief order book, and shall certify the correctness of the same by his initials.

The clerk shall report to the Guardians at the said meeting the result of his examinations.

And the master and the relieving officer shall respectively, subject to any direction of the Board of Guardians, present their books and accounts to the clerk for his examination on such day as aforesaid.

* See form printed on page 966.

† [This Order, and others, prescribe in detail numerous books and forms, mainly of account, to be kept by Poor Law officers. The Form of Application and Report Book has been given here in full, as it is frequently discussed in the evidence.]

Form of *Application and Report Book* prescribed by Article 23 (1) of the foregoing Order [to be kept by the Relieving Officer].

_____ UNION. *The Application and Report Book for the Quarter ending* _____ 186 .

Parish of _____.* _____ Relieving Officer of the _____ District.

Date of the Application.	Names of Applicants, their Wives, and Children under 16, dependent on them.	Age.	Residence, where, or with whom.	How long resident in the Union without Relief or Interruption.	Calling or Occupation.	If Adult, whether Single, Married, Widow, or Widower. If Child, whether Orphan, Deserted, or Illegitimate.	If ordinarily Able-bodied.	If partially or wholly Disabled, and the Description of Disability.	If Receiving		Present Cause of seeking Relief or Nature of Application.	OBSERVATIONS and Names of Relations liable by Law to relieve the Applicant, distinguishing those apparently capable of assisting the Applicant.	Present Weekly Earnings, or other Income of Applicant, and Family dependent on him or her.	Date of last Visit at the Residence of the Pauper.	Quantity and Description of Relief in Kind.		Relief ordered by Guardians.					Other Orders of the Board of Guardians.	Date when Order made.	Initials of Chairman or Clerk.	Observations.
									Medical Relief only.	Regular or Temporary Relief and any other, and what Relief from Clubs, Charitable Institutions, Government Pensions, or otherwise; such Relief, Pension, Allowance, or Contribution to be described, and the Amount stated.					Reported as given by Overseer.	Given by Relieving Officer.	Value.	Date when given.	Money.	In kind. Quantity and Description.	In kind. Value.	For what Time allowed, or Nature of the Order made.				
																	s. d.		*s. d.*		*s. d.*					

* This must be the Parish in which the Pauper is residing when the Application is made, or that in which the Application is made where there is no such Residence.

Instructions to the Relieving Officer for filling up the Application and Report Book.

1. The names of individuals comprised in families seeking relief must be inserted in the List in succession, thus :—

John Smith, Father, Rachel Smith, his Wife, } - - - - Children { Anne, Jane ;

with the requisite particulars of each member of each family placed opposite his name in the proper column.

2. If the age be not exactly known, it must be given as correctly as may be.

3. In setting down the calling of the applicant for relief, the name of the particular branch of labour which he has exercised must be inserted, thus :—"Agricultural labourer," "Thatcher," &c. In like manner, the callings of the relations of the applicant who may be liable to contribute to his or her maintenance should be stated. In the case of children the parents' calling must be inserted.

4. Care must be taken to inquire closely into the causes of the applications for relief, and to insert a correct statement of them.

5. In specifying the causes of the applications for relief by able-bodied labourers, where the application is founded on the loss of work, name the particular sort of work.

6. In specifying the causes of the application for relief of children who become chargeable from the neglect or inability of their parents to provide for them, specify the nature of the inability or other cause; as, "Father's insanity;" "Father's inability to obtain work;" "Father absent from home;" "Father imprisoned."

7. In cases of applications arising from infirmity of mind or body, designate the nature and extent of the infirmity; as a "Lunatic," or "Idiot," or "Deaf and Dumb," or "Crippled in the hand or foot," or "Helpless from old age."

APPENDIX II.

(Report, 110, 114, 121; and Sir H. Owen's Evidence, 96, 110, 129, 143).

Circulars issued by the Local Government Board as to certain matters which especially affect the conditions of life of the Aged Inmates of Workhouses.

(1)
Aged Married Couples in Workhouses.

Local Government Board, Whitehall, S.W.,
Sir, 3 November, 1885.

I am directed by the Local Government Board to state that their attention has been drawn to complaints, in connection with the enforcement of the workhouse test by boards of guardians, that aged married couples on their admission to the workhouse are separated and required to live apart.

The Board, therefore, deem it desirable to bring under the special attention of the guardians the statutory provisions with reference to the non-separation in the workhouse of husband and wife in certain cases.

The 10 & 11 Vict. c. 109, s. 23, provides that "When any two persons, being husband and wife, both of whom shall be above the age of 60 years, shall be received into any workhouse, in pursuance of the provisions of the said recited Act" (4 & 5 Will. IV. c. 76) "or of this Act, or of any rule, order, or regulation of the Commissioners appointed by authority of this Act, such two persons shall not be compelled to live separate and apart from each other in such workhouse."

The 39 & 40 Vict. c. 61. s. 10, provides as follows: "When any two persons, being husband and wife, shall be admitted into any workhouse, and either of them shall be infirm, sick, or disabled by any injury, or above the age of 60 years, it shall be lawful for the guardians of the union or parish to which such workhouse shall belong, to permit in their discretion, such husband and wife to live together, and every such case shall be reported forthwith to the Local Government Board."

I am, &c.
(signed) *Hugh Owen*, Secretary.

To
The Clerk to the Guardians.

(2)
Supply of Books, Newspapers, &c.

Local Government Board, Whitehall, S.W.,
Sir, 23 January 1891.

The Local Government Board have had under their consideration the Reports which have been made to them by their general inspectors on the subject of the provision of books, magazines, newspapers, toys and games for workhouse inmates.

While the general result of the inquiries which have been made is not unsatisfactory, it would appear that in some instances the subject has not received that attention on the part of the guardians which is desirable.

The Board find that as a general rule the workhouses and other Poor-law establishments have been more dependent for the supply of books, &c., upon voluntary gifts than upon expenditure out of the rates. When an adequate supply can be obtained by means of gifts there is no necessity for recourse to the rates, and such gifts should certainly be encouraged. When, however, a deficiency arises, the Board consider that the supply should be supplemented by the guardians.

The Board are desirous that the inspectors should give this matter their special attention on the occasion of their visits to the workhouses. Where they find that no boxes for the collection of periodicals and newspapers for the workhouse inmates are placed at railway stations or other suitable places, they might suggest that this course should be adopted. When collecting boxes have been provided, and there is still a deficiency, the attention of the guardians might be directed to the subject by an entry in the visitors' book. The collecting boxes would not usually provide a supply of illustrated papers, and where these are not obtained by these means or by other gifts, the guardians might be asked to consider whether they should not be supplied, at least, to the sick wards, at the cost of the rates.

The supply of illustrated books and periodicals for children is especially desirable. Admirable publications of this class can now be obtained at a very small cost, and where it appears to be necessary an expenditure by the guardians for this purpose should, in the Board's opinion, be urged upon them.

The question of the provision of bats, balls, skipping ropes, &c., for the children and of toys for the infants, is also one which the Board are desirous should receive the attention of the inspectors on the occasion of their inspections of the workhouses.

I am, &c.
(signed) *Hugh Owen*, Secretary.

To
Local Government Board Inspector.

(3)
Allowance of Tobacco or Snuff to Workhouse Inmates.

Local Government Board, Whitehall, S.W.
Sir, 9 November 1892.

I am directed by the Local Government Board to state that during some few years past they have received applications from the boards of guardians of various unions and parishes for orders authorising them to allow tobacco or snuff to certain classes of the inmates of the workhouse, and these applications have been complied with.

Applications of the kind referred to have recently become very numerous, and it has appeared to the Board to be desirable that they should issue a General Order on the subject, which would extend to all the unions and separate parishes in England and Wales.

The Board have now issued a General Order accordingly, and two copies of it are enclosed.

It will be seen that it empowers the guardians to allow tobacco or snuff to such of the workhouse inmates, who are not able-bodied, or who are employed upon work of a specially disagreeable character, as the guardians may consider should be supplied with the same. The quantity of tobacco or snuff to be allowed in each case, or in any class of cases, is to be such as the guardians by resolution prescribe.

The orders in force in the several unions and parishes usually provide that no pauper shall smoke in any room of the workhouse except by the special direction of the medical officer. All such provisions are rescinded by Article II. of the new order, but the Article empowers the guardians from time to time by resolution to determine in what rooms and at what times smoking shall be allowed, and directs that no pauper shall smoke in the workhouse in any other room or at any other time than is so allowed.

I am, &c.
(signed) *Hugh Owen*, Secretary.

To
The Clerk to the Guardians.

(4)

Visitation of Workhouses.

Local Government Board, Whitehall, S.W.,
Sir, 28 January 1893.

I AM directed by the Local Government Board to state that they have had under consideration the provisions at present in force with regard to the visitation and inspection of workhouses, and they have deemed it desirable to issue a General Order, of which copies are enclosed.

Hitherto an individual guardian has not been entitled, as a matter of right, to visit the workhouse, except when specially authorized by the Board of Guardians. It will be seen that the new order gives authority to any guardian to visit any part of the workhouse of the union or separate parish of which he is a Guardian, at any time he may think fit.

The Board, by the order, have also empowered Boards of Guardians to appoint, at their discretion, Committees of Ladies, who need not be guardians, with authority, subject to rules to be framed by the guardians, to visit the part of the workhouse in which female paupers or pauper children are accommodated, with the view to their reporting to the guardians any matter which appears to them to need attention.

It will be observed that the appointment of such a Committee is not in any way to affect the duty of the guardians to appoint one or more Visiting Committees as required by the orders now in force, nor the powers and duties of any such Visiting Committee.

The term "workhouse," as used in the order, is intended to include any infirmary, school, or other similar establishment in the occupation of the guardians.

I am, &c.
(signed) *Hugh Owen*, Secretary.

To ,
The Clerk to the Guardians.

APPENDIX III.

(Report, 106 ; and Mr. KNOLLYS' Evidence, 656–7.)

(*a*) Specimen Form of Dietary Table prepared by the Local Government Board, for the Aged, Infirm, and Imbeciles in Workhouses, with Forms recommended by them for the preparation of Foods.

_____ Union.

AT a Meeting of the Board of Guardians of the Union, held on the day of 189 , it was resolved that the following amended Dietary Table for the Paupers of the respective Classes and Sexes hereunder described, in the Workhouse of this Union, be adopted, subject to the sanction and approval of the Local Government Board :—

TABLE 2.—Dietary for the Aged, Infirm, and Imbeciles.

	BREAKFAST.				DINNER.									SUPPER.		
	Bread.	Tea.	Butter.		Cooked Meat without Bone.	Potatoes.	Other Vegetables.	Bread.	Soup.	Broth.	Pudding.*	Hash.		Bread.	Tea.	Butter.
	oz.	*pt.*	*oz.*		*oz.*	*oz.*	*oz.*	*oz.*	*pt.*	*pt.*	*oz.*	*pt.*		*oz.*	*pt.*	*oz.*
Sunday - Men		1	½												1	½
Sunday - Women		1	½												1	½
Monday - Men		1	½												1	½
Monday - Women		1	½												1	½
Tuesday - Men		1	½												1	½
Tuesday - Women		1	½												1	½
Wednesday - Men		1	½												1	½
Wednesday - Women		1	½												1	½
Thursday - Men		1	½												1	½
Thursday - Women		1	½												1	½
Friday - Men		1	½												1	½
Friday - Women		1	½												1	½
Saturday - Men		1	½												1	½
Saturday - Women		1	½												1	½

* The kind of Pudding should be specified, viz. :—Suet, Rice, or Meat.

*** In all cases the Ingredients used in preparing the Foods should be fully stated, and attention is directed to the Forms on page 3 which have been carefully tested and extensively adopted in Workhouse use.

The Foods in the foregoing Table are to be prepared in accordance with the Forms hereunto annexed. The sick and infants to be dieted under the direction of the Medical Officer.

_____ Presiding Chairman.

I consider the allowances in the above Dietary Tables to be sufficient.

_____ Medical Officer.

The Local Government Board sanction the above Dietary Tables.

Local Government Board,
_____ 189 .

_____ Assistant Secretary.

Acting under the authority of the General Order of the 26th of May, 1877.

FORMS for the preparation of Foods.

SOUP.			BROTH.			PORRIDGE.			GRUEL.		
Name and Description of Ingredient.	Quantity of each Ingredient to a gallon.		Name and Description of Ingredient.	Quantity of each Ingredient to a gallon.		Name and Description of Ingredient.	Quantity of each Ingredient to a gallon.		Name and Description of Ingredient.	Quantity of each Ingredient to a gallon.	
	oz.	*pts.*		*oz.*	*pts.*		*oz.*	*pts.*		*oz.*	*pts.*
Raw Meat, without bone	24		Meat liquor		8	OATMEAL PORRIDGE :			Oatmeal	16	
Split Peas, or Scotch Barley.	16					Oatmeal	32				
Oatmeal	2		Fresh Vegetables	16		MILK PORRIDGE FOR ADULTS :			Treacle	4	
Fresh Vegetables	8		Parsley			Oatmeal	16				
						Milk		4	Water to make		8
Bones						Water		4			
Meat Liquor to make		8	Seasoning			FOR CHILDREN :			Allspice to be used occasionally.		
Dried Herbs						Oatmeal	12				
Seasoning						New Milk		8			

Forms for the Preparation of Foods—*continued.*

SUET PUDDING (Boiled or Baked).		RICE PUDDING (Baked).		HASH or IRISH STEW.		POTATO PIE.	
Name and Description of Ingredient.	Quantity of each Ingredient to a Pound.	Name and Description of Ingredient.	Quantity of each Ingredient to a Pound.	Name and Description of Ingredient.	Quantity of each Ingredient to a Gallon.	Name and Description of Ingredient.	Quantity of each Ingredient to a Pound.
	oz. *pts.*		*oz.* *pts.*		*oz.* *pts.*		*oz.* *pts.*
Flour	8½	Rice	3½	Raw Meat, without bone	24	Flour	4
Suet	1½	Suet	½	Potato	96	Lard or Dripping	½
Skim Milk	2	Sugar	½	Onions	12	Meat, without bone	3
To be served with Broth, Gravy, Treacle, or Sauce.		Milk	½	Seasoning		Potato	8
		Water		Water or Meat Liquor		Onions	½
						Seasoning	
						Meat Liquor	

TEA, COFFEE, or COCOA.		MEAT PUDDING.			
Name and Description of Ingredient.	Quantity of each Ingredient to Ten Pints.	Name and Description of Ingredient.	Quantity of each Ingredient to a Pound.	Name and Description of Ingredient.	Quantity of each Ingredient to
	oz. *pts.*		*oz.* *pts.*		*oz.* *pts.*
TEA:					
Tea	1½	Raw Meat, without bone	5		
Sugar	5	Flour	5		
Milk	1½	Suet	1		
Water		Seasoning			
COFFEE OR COCOA:		Water or Meat Liquor			
Coffee	3				
Cocoa	5				
Sugar	5				
Milk	1½				
Water					

Name and Description of Ingredient.	Quantity of each Ingredient to	Name and Description of Ingredient.	Quantity of each Ingredient to	Name and Description of Ingredient.	Quantity of each Ingredient to	Name and Description of Ingredient.	Quantity of each Ingredient to
	oz. *pts.*		*oz.* *pts.*		*oz.* *pts.*		*oz.* *pts.*

*** Milk unless otherwise specified means new milk unskimmed.

(*b*) Tables for the Aged, Infirm, and Imbeciles, in use at Manchester, Portsea Island, Lanchester, and Knighton.

The Forms for the preparation of Foods in these cases are for the most part those recommended above, so far as they are applicable.

Manchester (adopted 22nd December 1892).

Table 2.—Dietary for the Aged, Infirm, and Imbeciles.

		BREAKFAST.			DINNER.						SUPPER.		
		Bread.	Tea.	Butter or Margarine.	Cooked Meat without bone.	Potatoes or other Vegetables.	Bread.	Soup.	Potato Hash.	Cooked Bacon without bone.	Bread.	Tea.	Butter or Margarine.
		oz.	*pt.*	*oz.*	*oz.*	*oz.*	*oz.*	*pt.*	*pt.*	*oz.*	*oz.*	*pt.*	*oz.*
Sunday	Men	6	1	¾		12	4			4	6	1	¾
	Women	5	1	¾		12	4			3	5	1	¾
Monday	Men	6	1	¾	4	12	4				6	1	¾
	Women	5	1	¾	4	12	4				5	1	¾
Tuesday	Men	6	1	¾			6	1½			6	1	¾
	Women	5	1	¾			5	1½			5	1	¾
Wednesday	Men	6	1	¾			4		1½		6	1	¾
	Women	5	1	¾			4		1½		5	1	¾
Thursday	Men	6	1	¾	4	12	4				6	1	¾
	Women	5	1	¾	4	12	4				5	1	¾
Friday	Men	6	1	¾			6	1½			6	1	¾
	Women	5	1	¾			5	1½			5	1	¾
Saturday	Men	6	1	¾			4		1½		6	1	¾
	Women	5	1	¾			4		1½		5	1	¾

Portsea Island (adopted 30th November 1892).

Table 2.—Dietary for the Aged, Infirm, and Imbeciles.

	BREAKFAST.				DINNER.								SUPPER.		
	Bread.	Tea.	Butter.		Cooked Meat without bone.	Potatoes and other Vegetables.	Bread.	Soup.	Scouse.	Meat Pudding.	Hash.	Bacon or Pork.	Bread.	Tea.	Butter.
	oz.	*pt.*	*oz.*		*oz.*	*oz.*	*oz.*	*pt.*	*pt.*	*oz.*	*pt.*	*oz.*	*oz.*	*pt.*	*oz.*
Sunday - Men	6	1	½		4	12	4						6	1	½
Sunday - Women	5	1	½		4	9	4						5	1	½
Monday - Men	6	1	½				6	1½					6	1	½
Monday - Women	5	1	½				6	1½					5	1	½
Tuesday - Men	6	1	½							16			6	1	½
Tuesday - Women	5	1	½							14			5	1	½
Wednesday - Men	6	1	½		4	12	4						6	1	½
Wednesday - Women	5	1	½		4	9	4						5	1	½
Thursday - Men	6	1	½				6		1½				6	1	½
Thursday - Women	5	1	½				6		1½				5	1	½
Friday - Men	6	1	½		4	12	4						6	1	½
Friday - Women	5	1	½		4	9	4						5	1	½
Saturday - Men	6	1	½			12	4					4	6	1	½
Saturday - Women	5	1	½			9	4					4	5	1	½

Lanchester (adopted 4th February 1892).

Table 2.—Dietary for the Aged, Infirm, and Imbeciles.

	BREAKFAST.			or		DINNER.								SUPPER.			or	
	Bread.	Coffee.	Butter.	Oatmeal Porridge.	New Milk.	Cooked Meat without bone.	Potatoes.	Other Vegetables.	Bread.	Soup.	Broth.	Suet Pudding.	Hash.	Bread.	Tea.	Butter.	Bread.	New Milk.
	oz.	*pt.*	*oz.*	*pt.*	*pt.*	*oz.*	*oz.*	*oz.*	*oz.*	*pt.*	*pt.*	*oz.*	*pt.*	*oz.*	*pt.*	*oz.*	*oz.*	*pt.*
Sunday - Men	6	1	½	1	½							14		6	1	½	5	1
Sunday - Women	6	1	½	1	½							12		6	1	½	5	1
Monday - Men	6	1	½	1	½	4	12		4					6	1	½	5	1
Monday - Women	6	1	½	1	½	3	10		3					6	1	½	5	1
Tuesday - Men	6	1	½	1	½				6	1				6	1	½	5	1
Tuesday - Women	6	1	½	1	½				6	1				6	1	½	5	1
Wednesday - Men	6	1	½	1	½				6				1	6	1	½	5	1
Wednesday - Women	6	1	½	1	½				6				1	6	1	½	5	1
Thursday - Men	6	1	½	1	½	4	12		4					6	1	½	5	1
Thursday - Women	6	1	½	1	½	3	10		3					6	1	½	5	1
Friday - Men	6	1	½	1	½				6	1				6	1	½	5	1
Friday - Women	6	1	½	1	½				6	1				6	1	½	5	1
Saturday - Men	6	1	½	1	½				6				1	6	1	½	5	1
Saturday - Women	6	1	½	1	½				6				1	6	1	½	5	1

Knighton (adopted 21st July 1892).

Table 2.—Dietary for the Aged, Infirm, and Imbeciles.

	BREAKFAST.				DINNER.								SUPPER.		
	Bread.	Tea.	Butter.		Cooked Meat without bone.	Potatoes.	Other Vegetables.	Bread.	Soup.	Broth.	Suet Pudding.	Hash.	Bread.	Tea.	Butter.
	oz.	*pt.*	*oz.*		*oz.*	*oz.*	*oz.*	*oz.*	*pt.*	*pt.*	*oz.*	*pt.*	*oz.*	*pt.*	*oz.*
Sunday - Men	6	1	½		5	16							6	1	½
Sunday - Women	5	1	½		4	16							5	1	½
Monday - Men	6	1	½					6	1½				6	1	½
Monday - Women	5	1	½					5	1½				5	1	½
Tuesday - Men	6	1	½		5	16							6	1	
Tuesday - Women	5	1	½		4	16							5	1	½
Wednesday - Men	6	1	½					6	1½				6	1	½
Wednesday - Women	5	1	½					5	1½				5	1	½
Thursday - Men	6	1	½		5	16							6	1	½
Thursday - Women	5	1	½		4	16							5	1	½
Friday - Men	6	1	½					6	1½				6	1	½
Friday - Women	5	1	½					5	1½				5	1	½
Saturday - Men	6	1	½								14		6	1	½
Saturday - Women	5	1	½								12		5	1	½

APPENDIX IV.

RETURNS sent by Mr. J. HAMBLIN [Answers 3587–92].

PARISH OF BRIGHTON.

(1.) NUMBER of INMATES of WORKHOUSE over 60 Years of Age who had received RELIEF prior to reaching that Age.

	In the House.	Out-door Relief only.	No Relief received.	TOTAL.
Males	76	27	208	311
Females	88	40	135	263
TOTAL	164	67	343	574

(2.) INMATES in the WORKHOUSE over 60 Years of Age, with Duration of Time since first Admission.

	Under 1 Year.	1 Year and under 2 Years.	2 Years and under 3 Years.	3 Years and under 4 Years.	4 Years and under 5 Years.	5 Years and under 10 Years.	10 Years and under 20 Years.	20 Years and under 25 Years.	25 Years and upwards.	TOTAL.
Males	76	37	32	14	27	66	50	3	6	311
Females	69	36	33	27	13	51	26	5	3	263
TOTAL	145	73	65	41	40	117	76	8	9	574

(3.) NUMBER of PERSONS receiving OUT-DOOR RELIEF who are over 60 Years of Age, and those of them who had Relief prior to reaching that Age.

	Persons over 60 who had Relief prior to reaching that Age.	Persons over 60 having Relief who did not (prior to reaching that Age) receive any.	TOTAL.
Males	63	190	253
Females	176	530	706
TOTAL	239	720	959

14 March 1893.

APPENDIX V.

(1.) OUT-DOOR PROVIDENT RELIEF BILL.

(Mr. BARTLEY's Evidence, 8122.)

MEMORANDUM.

This Bill in no way takes away any of the powers or duties of Poor Law guardians, or reduces the rights of the poor to relief as they now exist.

It adds powers to the guardians, and gives rights to certain poor persons to receive out-door relief.

The only persons it affects are those who have become destitute in one or other of the following ways:—

(*a*) By temporary illness;

(*b*) By permanent illness;

(*c*) By widowhood;

and who, previous to these misfortunes, have been thrifty, and have done something to provide for themselves, and have not been convicted of crime.

For those destitute from illness and still ill, after they have exhausted the benefits of their friendly societies and clubs, it grants out-door relief of the same amount, and for an equal period of time to that granted to the individual by the friendly society benefit.

To those who have saved in other ways, and spent all their savings on illness, and are still ill, it grants, in weekly sums fixed by the guardians, out-door relief of a total equal amount to that shown to have been expended in illness out of savings.

For those destitute from permanent sickness, or the results of accident, the Bill provides out-door relief, provided that they have maintained themselves, without Poor Law relief, for the first six to eighteen months of their illness, according to their age, either by friendly societies or their savings.

For those destitute from widowhood, and physically unable to support themselves and their children, the Bill provides out-door relief, each class of widow being specified in the Bill, provided either that before widowhood they and their husbands had not had Poor Law relief, or that thrift had been exercised in some other form, which had been expended either in illness before or in maintenance after the husband's death.

(2.) OLD AGE PROVIDENT PENSIONS BILL.

(Report, 297; and Mr. BARTLEY's Evidence, 8125, &c.)

MEMORANDUM.

1. The object of this Bill is to grant pensions to deserving and thrifty old people, who have lived a life of industry and care, but whose earnings render it extremely difficult, if not impossible, for them to provide sufficiently for their old age.

2. The Bill at the same time encourages thrift and self-reliance. The benefits from it being proportionate to the efforts made by the people themselves.

3. The Bill does not involve any new machinery, or the complicated book-keeping incident on a special system of individual insurance for old age, and which, if applied to the whole country, would be very cumbrous and costly.

4. The Bill limits the pensions to those of 65 years of age and upwards who are in need of aid. No hard and fast rule, however, is laid down as to what limit of income constitutes need for aid, it being left to the discretion of the local authority to judge of special cases on their merits. The Bill excludes from its benefits those who have been convicted of crime within [15] years, and those who have been convicted of drunkenness within [10] years. The Bill provides for the payment of the pension in any way the local authority may decide, except that it is not to come through the guardians or its officers, and its receipt is not to disfranchise the receiver.

5. The Bill provides for three classes of pensions:—

1st. To those who have never received Poor Law relief.

2nd. To those who have provided partially in some way for their old age, in any manner they may have preferred.

3rd. To those whose special misfortunes render them deserving of aid, though they have not been able to provide even partially for themselves.

6. The Bill grants pensions as follows :—

(*a.*) To the first class, described above in Section 5, 7*s.* a week each person. This is the highest pension under the Bill.

(*b.*) To the second class, described above in Section 5, a pension of 3*s.* 6*d.* a week, together with an addition, not exceeding 1*s.* 9*d.*, equal to the weekly income derived from the amount the person has saved himself, either—

1st. By the purchase of an annuity in the Post Office or from any society or otherwise ;

2nd. By the lump sum purchase of an annuity before marriage, or before the age of 25, whichever event occurs first ;

3rd. By a lump sum payment to the local authority ;

4th. By other means, as approved by the local authority.

(*c.*) To the third class, described above in Section 5, whose special misfortunes have prevented them providing for themselves, a pension of 3*s.* 6*d.* a week may be granted in cases approved by the local authority.

7. The funds necessary for carrying out the Bill, with the exception of certain payments to the local authority by the beneficiaries themselves, as described in Class *b*3 of Section 6 above, are to be obtained entirely out of a special rate to be called the Pension Rate.

A BILL to provide Pensions in Old Age to the Provident Poor.

Whereas a large number of the people in their old age are without the means of living, except by the poor rates :

And whereas it is inexpedient and unjust that persons who have spent their lives in working should end their days in the workhouse :

And whereas it is difficult and in cases impossible for many to provide sufficiently for old age :

And whereas it is expedient and necessary for the public weal to encourage and promote throughout life habits of thrift and self-reliance :

Be it therefore enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows ;

Short title. 1. This Act may be cited as the Old Age Provident Pensions Act, 1893.

Definitions. 2. In this Act the term "person" applies to men and women alike. Married persons are to be treated as two persons.

The term "the local authority" shall be the "county council."

Pension to be granted. 3. A sum, hereafter called a pension, not exceeding *seven shillings* weekly, to be fixed as hereafter provided, shall be paid by the local authority to each person, hereafter called a pensioner, complying with the conditions hereafter enacted.

Conditions for all pensions. 4. The conditions on which each person shall obtain a pension shall be as follows :—

(*a.*) The pensioner shall not be less than *sixty-five* years of age.

(*b.*) The pensioner shall not for [*fifteen*] years have been convicted of crime.

(*c.*) The pensioner shall not for [*ten*] years have been convicted of drunkenness.

(*d.*) The pensioner shall not be able to earn the wages of his calling, and shall declare himself to be in need of a pension, and shall be so regarded by the local authority.

Pensions to those who have never had Poor Law relief. 5. The following persons complying with Section four shall have a right to claim a pension of *seven shillings* a week from the local authority.

Those who have never received Poor Law relief in any form for themselves, or for their children, when under *thirteen* years of age.

Pensions to those who have provided something towards old age. 6. The following persons complying with Section four shall have a right to a pension, varying in amount, according to the following conditions :—

(*a.*) Those who have purchased an annuity of not less than *two pounds* a year from the Post Office, or friendly or other society or company, shall be entitled to a pension of *three shillings and sixpence* a week, together with an addition (not exceeding *one shilling and ninepence* a week) equal to the amount of the annuity they have purchased.

(*b.*) Those who have paid a lump sum to the Post Office to buy a deferred annuity, if not less than *ten pounds*, on or before their first marriage, or before the age of *twenty-five*, whichever event has occurred first, shall be entitled to a pension of *three shillings and sixpence* a week, together with an addition (not exceeding *one shilling and ninepence* a week) equal to the amount which the Post Office annuity produces for them.

(*c.*) Those who are prepared to pay a lump sum to the local authority of not less than *ten pounds* shall be entitled to a pension of *three shillings and sixpence* a week, together with an addition of *threepence* a week (not exceeding *one shilling and ninepence*) for each *five pounds* paid to the local authority.

(*d.*) Those who have partially provided for themselves in other ways, to the satisfaction of the local authority, shall be entitled to a pension of *three shillings and sixpence* a week, together with an addition (not exceeding *one shilling and ninepence* a week) equal to the weekly income derived from the amount they have provided for themselves.

Pensions in exceptional cases.

7. Persons who come under the provisions of Section four, but do not comply with the provisions of either Section five or Section six, shall not be entitled to claim pensions. The local authority may, however, consider their cases and grant them pensions not exceeding *three shillings and sixpence* a week, provided they comply with one or more of the following conditions :—

(*a.*) Exceptional amount of illness not brought on by their own misconduct.

(*b.*) The loss of children who should have helped them.

(*c.*) Permanent affliction not brought on by their own misconduct.

(*d.*) Exceptional misfortune and distress.

How pensions are to be paid.

8. The pensions shall be paid weekly, monthly, or otherwise as decided on, in each case by the local authority.

Pensioners convicted of crime.

9. Any pensioner being convicted of any crime shall forfeit his pension, which shall not be renewed except by special resolution of the local authority, and with the sanction, in each case, of the Local Government Board.

Pensions cannot be sold.

10. No sale or alienation of a pension shall be valid.

Pension Fund to be raised from rates.

11. All pensions are to be paid out of a fund to be called the Pension Fund, and to be formed by a special rate to be called the Pension Rate, supplemented as herein-before provided by the contributions on behalf of pensions under Section six, Sub-sections (*c*) and (*d*).

The local authority to frame rules.

12. The local authority shall frame rules for the investigation of application for pensions and for the payment of pensions, either through the Post Office or otherwise, provided they are not paid through the guardians or their officers.

Pensioners not to be disfranchised.

13. The receipt of a pension shall not disqualify the receiver from voting in any Parliamentary or other election to which he would be otherwise entitled to vote.

Pensioners' burial fund.

14. On the death of a pensioner the local authority shall contribute a sum towards the cost of burial not exceeding *two pounds ten shillings*, and equal to the sum which the pensioner has himself provided either through a friendly society or otherwise.

Pensioners desiring to enter union house.

15. All persons complying with Section four who at the date of the *passing of this Act* exceed *sixty-five* years of age, shall be deemed eligible for the benefits of Section five of this Act, notwithstanding that they may have received Poor Law relief since they completed their sixty-fifth year.

Pensioner desiring to receive relief in union house.

16. Any pensioner desiring, from infirmity or any other reason, to receive relief in the union house shall cease to receive a pension under this Act, but shall be paid by the local authority a personal allowance in cash of *one shilling* a week over and above the usual cost of his maintenance by the union.

Infirm pensioners.

17. In the event of any pensioner becoming, from infirmity and the absence of friends or relatives, unfit or unable to benefit by the direct payment of the pension, the local authority may make such arrangements, either under Section sixteen or otherwise, as may seem best to it.

Pensioners not to be in the receipt of other public pensions.

18. No person in the receipt of a pension from public taxation or from local rates amounting to *seven shillings* a week or more shall be eligible to derive any benefit under this Act.

Return to Local Government Board of pensioners.

19. The local authority shall report to the Local Government Board each year, giving full particulars of the pensions granted and paid, and classified according to the different sections of this Act, in such form as may from time to time be directed by the Local Government Board.

APPENDIX VI.

SUPERANNUATION BENEFIT PAID TO

NAME OF SOCIETY.	Date of Formation.	Number of Members in Society at end of Year.		Amount of Superannuation paid during Year.		Number of Members receiving Superannuation Benefit.		Percentage of Total Number of Members.		Ordinary Weekly Contributions to Union.*	
		1891.	1892.	1891.	1892.	1891.	1892.	1891.	1892.		
				£.	£.					s. d.	
Dublin Operative BAKERS' Trade Union -	1752	665	658	786	780	30	30	4·4	4·5	2	1
United Society of BRUSHMAKERS - -	1778	1,536	1,583	956	910	63	62	4·1	4·9	1 4½ (average.)	2
Building Trades:											
Operative BRICKLAYERS' Society -	1848	17,058	22,270	252	324	22	26	0·1	0·1	- 8 (average.)	3
Amalgamated Society of CARPENTERS and JOINERS	1860	34,779	37,588	6,180	6,861	325	363	0·9	0·9	1 -	4
General Union of Operative CARPENTERS and JOINERS.	1827	2,564	3,645	239	263	-	25	-	0·6	- 11½ (average.)	5
Associated CARPENTERS and JOINERS	1861	5,558	6,270	696	752	48	44	0·8	0·7	- 10	6
National Amalgamated Society of Operative HOUSE and SHIP PAINTERS.	1886	4,140	5,151	173	218	15	16	0·3	0·3	- 8	7
National Association of Operative PLASTERERS.	1861	5,554	6,925	223	256	39	34	0·7	0·5	- 7	8
United Operative PLUMBERS' Association of Great Britain and Ireland.	1865	5,549	6,177	-	67	-	4	-	-	- 9	9
United Operative PLUMBERS' Association of Scotland.	1884	383	393	22	26	-	2	-	0·5	- 6	10
Friendly Society of Operative STONEMASONS of England, Ireland, and Wales.	1833	13,485	16,238	4,425	4,379	361	362	2·6	2·2	- 10	11
Cabinet-making and Furniture Trades:											
Amalgamated Union of CABINETMAKERS.	1833	1,374	1,386	21	47	-	-	-	-	1 -	12
Amalgamated Society of UPHOLSTERERS, London.	1867	225	210	48	48	4	4	1·7	1·9	- 9	13

The contributions given are the full contributions of members entitled to all the benefits of the Unions.
Some Unions have graduated scales of contributions, the members paying on the lower scales being excluded from certain benefits.

(Report, 213, 227; and Mr. DRUMMOND's Evidence, 10,712–4).

THEIR MEMBERS BY TRADE UNIONS.

	Contributions paid by Superannuated Members.	Qualification for Superannuation, and Amount of Superannuation Benefit.	Minimum Age of Qualification.	Date of Establishment of Superannuation Fund.	Total Amounts paid for Superannuation.	REMARKS.
	s. d.		*Years.*		£.	
1	– 6 per month.	All members incapable of working on account of old age or infirmity. *s. d.* 30 years' members - - - - 10 –	–	1872	15,600	Number of superannuated members limited to 30.
2	– nil –	All members incapable of working at trade either through affliction or infirmities of age. *s. d.* 14 years' members - - - - 4 – 21 „ „ - - - - - 5 – 28 „ „ - - - - - 6 –	–	1782	33,058	Amount paid from 1850 to 1892.
3	– 3	All members unable to earn more than two-thirds of the customary rate of wages. *s. d.* 15 to 20 years' members - - - 5 – 20 to 30 „ „ - - - - 7 – 30 or more - - - - - - 9 –	55	1882	1,738	Entitled to superannuation irrespective of any income from private means, or from any other trade or calling.
4	– nil –	All members incapable of earning usual amount of wages - *s. d.* 18 years' members - - - - 7 – 25 „ „ - - - - - 8 –	50	1860	45,567	- - - ditto - - - ditto.
5	– 6 per week.	All members incapacitated through old age and infirmity from earning more than two-thirds of standard wages. *s. d.* 25 years' members - - - - 4 – 30 „ „ - - - - - 5 –	60	1865	–	Sick and superannuation benefits formerly treated as one.
6	–	All members unable to earn more than one-half standard wages either at their own or any other employment. *s. d.* 20 years' members - - - - 5 – 55 25 „ „ - - - - - 7 6 60	–	1872	5,737	
7	–	All members under 40 years of age when admitted, unable to earn more than half wages of district. *s. d.* 20 years' members - - - - 5 –	60	1886	1,150	Entitled to superannuation irrespective of any income from private means, or any other trade or business.
8	–	All members unable to obtain ordinary rate of wages through old age or infirmity. *s. d.* 20 years' members - - - - 5 – 1*s.* for every additional five years.	60	1864	4,591	
9	–	All members of 10 years' standing incapacitated through old age or infirmity from ever following employment, 100*l.*: or— *s. d.* 20 to 25 years' member - - - 7 – 25 to 30 „ „ - - - - 8 – 30 to 35 „ „ - - - - 9 – 35 to 40 „ „ - - - - 10 – 40 to 45 „ „ - - 12 –	45	1891	101	
10	–	All members unable to work at the trade, and to earn at any other occupation 15*s.* per week. *s. d.* 15 years' members - - - - 5 –	50	1875	69	
11	–	All members not again able to follow the trade - - - *s. d.* 20 years' members - - - - 4 – 25 „ „ - - - - - 5 – 30 „ „ - - - - - 6 – 35 „ „ - - - - - 7 –	–	1868	97,612	Superannuated members may perform any light work not appertaining to the trade.
12	– nil –	All members afflicted by permanent bodily injury or illness, not occasioned by carelessness or misconduct, incapable of earning more than one-half standard wages. *s. d.* 25 years' members - - - - 5 – 30 „ „ - - - - - 7 –	60	1874	1,356	
13	– 2 per week.	All members totally incapacitated by accident or infirmity from following the trade, or 20 years' members, 12*l.* per annum.	60	1886	293	Superannuated members elected at annual general meeting by ballot.

Superannuation Benefit Paid to

NAME OF SOCIETY.	Date of Formation.	Number of Members in Society at end of Year.		Amount of Superannuation paid during Year.		Number of Members receiving Superannuation Benefit.		Percentage of Total Number of Members.		Ordinary Weekly Contributions to Union.*	
		1891.	1892.	1891.	1892.	1891.	1892.	1891.	1892.		
Clothing Trades:				£.	£.					s. d.	
Amalgamated Society of TAILORS	1866	17,573	16,732	2,963	3,600	312	361	1·8	2·1	- 9	1
Scottish National Operative TAILORS' Trade Protection and Benefit Society.	1865	3,763	-	751	-	104	-	2·7	-	- 6	2
Coach Building:											
United Kingdom Society of COACHMAKERS.	1834	5,486	5,477	3,706	3,902	237	246	4·3	4·5	1 -	3
London COACHMAKERS' Trade Union	1843	170	182	39	34	7	6	4·1	3·3	- 10	4
Coopers:											
Philanthropic COOPERS' Society	1853	840	900	86	127	9	12	1·0	1·3	- 10	5
Belfast COOPERS' Trade Union	1886	93	101	16	12	2	2	2·1	2·0	- 6	6
South Yorkshire District STEAM ENGINEMEN'S Protection Association.	1859	473	505	27	22	5	4	1·0	0·8	- 7½	7
Permanent Amalgamated FARRIERS' Protection Society.	1872	695	603	124	149	12	16	1·7	2·6	- 8	8
Glass Trades:											
United Trade Protection Society of GLASS BOTTLE MAKERS of Yorkshire.	1827	2,304	-	410	-	39	-	1·6	-	-	9
North of England Society of GLASS BOTTLE MAKERS.	1877	260	288	57	43	27	9	10·3	3·1	1 -	10
National Society of FLINT GLASS MAKERS of Great Britain and Ireland.	1849	2,123	2,135	2,059	2,207	206	217	9·7	10·1	2 3	11
Metal Trades:											
Friendly Society of IRONFOUNDERS of England, Ireland, and Wales.	1809	15,291	15,190	8,248	9,308	548	588	3·5	3·8	1 -	12
Associated IRON MOULDERS of Scotland.	1831	6,121	6,208	3,462	3,633	219	235	3·5	3·7	1 -	13
Amalgamated Society of ENGINEERS	1851	71,221	70,909	44,291	47,388	2,021	2,257	2·8	3·1	1 -	14

* The contributions given are the full contributions of members entitled to all the benefits of the Unions.
Some Unions have graduated scales of contributions, the members paying on the lower scales being excluded from certain benefits.

THEIR MEMBERS BY TRADE UNIONS—*continued.*

	Contributions paid by Superannuated Members.	Qualification for Superannuation, and Amount of Superannuation Benefit.	Minimum Age of Qualification.	Date of Establishment of Superannuation Fund.	Total Amounts paid for Superannuation.	REMARKS.
	s. d.		*Years.*		£.	
1	–	All members unable to follow the trade on an equality with other workmen. *s. d.* 12 years' members - - - - - 2 6 20 „ „ - - - - - - 5 –	60	1881	8,866	Superannuated members allowed to work at any business or calling.
	–	All members unfit to work through old age, accident, or blindness. *s. d.* 10 years' members - - - - 2 9	–	–	–	
3	– 6 per week.	All members unable to obtain ordinary rate of wages through old age or infirmity. *s. d.* 30 years' members - - - - 6 – 35 „ „ - - - - - - 7 – 40 „ „ - - - - - - 8 –	60	1855	55,317	
4	- nil -	All members incapable of ever following their employment through accident, affliction, or age. *s. d.* 10 years' members - - - - 2 6	60	1863	1,000	
5	–	All members incapable of earning 15*s.* per week - - - *s. d.* 20 years' members - - - - 4 – 30 „ „ - - - - - 5 – If totally unable to work - - - 6 –	60	1888	393	Superannuated members not exceeding 20, selected by Committee.
6	- nil -	All members aged or infirm, and incapable of earning 10*s.* per week. *s. d.* 20 years' members - - - - 4 –	–	1886	92	
7	–	All members unable to obtain ordinary rate of wages - - *s. d.* 20 to 24 years' members - - - 2 6 25 to 30 „ „ - - - - 3 6 30 to 35 „ „ - - - - 4 – 35 years and upwards - - - - 5 –	60	1884	118	Entitled to superannuation, irrespective of any income derived from private means or any other calling.
8	- nil -	All members under 40 years of age at time of joining, becoming disabled from work through infirmity or old age. *s. d.* 7 years' members - - - - 4 –	–	1882	853	Superannuated members elected subject to approval of General Meeting.
9	–	——	–	–	–	
10	– 3	All members totally unable to work for a living, either in bottle works or any other calling. *s. d.* 15 years' members - - - - 4 – 20 „ „ - - - - - - 5 –	- nil -	1873	2,385	
11	–	All members incapacitated from earning a livelihood through age or any other natural cause. *s. d.* 10 to 20 years' members - - - 2 – 20 to 25 „ „ - - - - 3 – 25 to 30 „ „ - - - - 4 – 30 to 35 „ „ - - - - 5 – 35 and over - - - - - 6 – And also 9*l.* from general fund; or grant not exceeding 50*l.*	56	1853	38,454	Superannuated members not to exceed 10 per quarter.
12	–	All members who do not work at their trade - - - *s. d.* 30 to 35 years' members - - - 5 – 35 to 40 „ „ - - - - 6 – 40 and upwards - - - - - 7 6	60	1836	136,784	
13	– 2¼ (average.)	All members unable to work at the trade through age or infirmity. *s. d.* 30 years' members - - - - 7 – 35 „ „ - - - - - 8 – 40 „ „ - - - - - 9 –	–	1844	43,924	
14	–	All members unable to obtain ordinary rate of wages through old age or infirmity. *s. d.* 25 years' members - - - - 7 – 30 „ „ - - - - - 8 – 35 „ „ - - - - - 9 – 40 „ „ - - - - - 10 –	55	1851	616,657	Entitled to superannuation, irrespective of private means or income from any other trade or calling.

Superannuation Benefit Paid to

NAME OF SOCIETY.	Date of Formation.	Number of Members in Society at end of Year.		Amount of Superannuation paid during Year.		Number of Members receiving Superannuation Benefit.		Percentage of Total Number of Members.		Ordinary Weekly Contributions to Union.*	
		1891.	1892.	1891.	1892.	1891.	1892.	1891.	1892.		
Metal Trades—*continued.*				£.	£.					*s. d.*	
Steam Engine Makers' Society -	1825	5,966	6,100	2,078	2,328	110	122	1·8	2·0	1 -	1
Amalgamated Society of Metal Planers, Shapers, Slotters, &c.	1867	1,566	1,468	69	91	10	11	0·6	0·7	1 -	2
Co-operative Society of Smiths - -	1849	759	893	73	81	4	5	0·5	0·5	1 -	3
Associated Blacksmiths of Scotland	1858	2,379	2,343	274	290	25	23	1·0	0·9	- 9	4
General Union of Braziers and Sheet Metal Workers.	1862	1,121	1,170	496	528	26	28	2·3	2·3	1 -	5
London Operative Zinc Workers' Society.	1853	73	83	21	15	2	2	2·7	2·4	- 6	6
Printing and Bookbinding Trades:											
London Society of Compositors -	1801	9,350	9,798	1,376	1,678	121	129	1·2	1·3	- 9	7
London Printing Machine Managers' Trade Society.	1839	1,443	1,570	426	480	44	40	3·0	2·5	- 9¾ (average.)	8
Typographical Association -	1849	10,262	11,313	1,840	2,095	95	128	0·9	1·1	- 5½	9
Amalgamated Society of Lithographic Printers of Great Britain and Ireland.	1879	2,502	2,502	131	161	11	12	0·4	0·4	- 8	10
London Society of Lithographic Printers.	1849	745	735	316	287	15	15	2·0	2·0	1 -	11

* The contributions given are the full contributions of members entitled to all the benefits of the Unions.
Some Unions have graduated scales of contributions, the members paying on the lower scales being excluded from certain benefits.

THEIR MEMBERS BY TRADE UNIONS—*continued.*

	Contributions paid by Superannuated Members.	Qualification for Superannuation, and Amount of Superannuation Benefit.	Minimum Age of Qualification.	Date of Establishment of Superannuation Fund.	Total Amounts paid for Superannuation.	REMARKS.
	s. d.		*Years.*		£.	
1	1 – per month.	All members incapable of following the trade through old age *s. d.* 25 years' members - - - - - 6 – 30 „ „ - - - - - 7 – 35 „ „ - - - - - 8 – 40 „ „ - - - - - 9 – 45 „ „ - - - - - 10 –	55	1833	29,349	
2	- nil -	All members unable to obtain the ordinary rate of wages through old age or infirmity. *s. d.* 25 years' members - - - - - 6 – 30 „ „ - - - - - 7 – 35 „ „ - - - - - 8 – 40 „ „ - - - - - 9 –	50	1867	–	
3	- nil -	All members unable to follow their employment through sickness, accident, or old age, and unable to earn more than 15*s.* per week at any other employment. *s. d.* 15 years' members - - - - - 5 – 25 „ „ - - - - - 6 – 35 „ „ - - - - - 7 – And a bonus ranging from 20*l.* for 15 years' membership to 30*l.* for 20.	–	1849	618	
4	–	All members unable to work at the trade again - - - *s. d.* 18 years' members - - - - - 5 –	50	1876	2,795	Superannuated members allowed to work at any other occupation or calling.
5	- 3	All members unable to follow their usual employment through old age or infirmity. *s. d.* 15 years' members - - - - - 6 – 20 „ „ - - - - - 8 –	–	1876	5,210	
6	- nil -	All members unable to follow their usual occupation through old age or infirmity. Or totally incapacitated by accident or otherwise from again following the trade irrespective of age. *s. d.* 15 years' members - - - - - 3 – 20 „ „ - - - - - 4 –	55	1887	77	
7	- 1 per week.	All members unable to earn 15*s.* per week through old age or infirmity. *s. d.* 20 years' members - - - - - 4 – 25 „ „ - - - - - 5 – All members totally incapacitated from again following the trade irrespective of age. *s. d.* 20 years' members - - - - - 5 – 25 „ „ - - - - - 6 – 30 „ „ - - - - - 7 – 35 „ „ - - - - - 8 –	55	1877	15,310	
8	- nil -	All members unable to earn a living at the trade through natural infirmity. *s. d.* 15 years' members - - - - - 5 – All members becoming blind or meeting with accident whilst following their employment, if permanently disabled. *s. d.* 4 years' members - - - - - 5 –	55	1873	2,980	Superannuated members may earn sum not exceeding 20*s.* per week.
9	1 – per quarter.	All members 60 years of age, except in cases of confirmed paralysis, or blindness, or permanent incapacity, but then must have been members 30 years. *s. d.* 20 to 25 years' members - - - 6 – 25 to 30 „ „ - - - 7 – 30 to 40 „ „ - - - 8 – 40 and upwards „ - - - 10 –		1880	15,543	
10	- nil -	All members unable to obtain ordinary rate of wages through old age and infirmity. *s. d.* 20 years' members - - - - - 5 – 30 „ „ - - - - - 6 –	–	1890	320	Entitled to superannuation, irrespective of income derived from private means or any other trade or calling. Superannuated members not to exceed 20.
11	- 4 per week.	All members unable through old age or infirmity to work - Or totally incapacitated irrespective of age and membership. *s. d.* 20 years' members - - - - - 6 – 30 „ „ -	55	1888	1,043	Superannuated members not to exceed 15.

Superannuation Benefit Paid to

Name of Society.	Date of Formation.	Number of Members in Society at end of Year.		Amount of Superannuation paid during Year.		Number of Members receiving Superannuation Benefit.		Percentage of Total Number of Members.		Ordinary Weekly Contributions to Union:*	
		1891.	1892.	1891.	1892.	1891.	1892.	1891.	1892.		
Printing and Bookbinding Trades: —*continued*				£.	£.					*s. d.*	
London Consolidated Society of Journeymen Bookbinders.	1790	1,370	1,260	74	84	10	10	0·7	0·8	- 7½	1
Vellum Account Bookbinders' Trade Society.	1823	843	420	65	62	5	4	0·5	0·9	- 6½	2
Bookbinders and Machine Rulers' Consolidated Union.	1836	2,621	2,667	55	60	15	16	0·5	0·6	- 6	3
Shipbuilding:											
United Society of Boiler Makers and Iron and Steel Shipbuilders.	1834	36,996	39,004	5,074	5,209	358	373	0·9	0·9	1 -	4
Associated Shipwrights' Society	1882	10,120	11,937	27	29	9	3	0·0	0·0	1 -	5
Shipwrights' Provident Union of of the Port of London.	1874	1,398	-	187	-	-	-	-	-	- 9	6
Textile Trades:											
Power Loom Carpet Weavers' Mutual Defence and Provident Association.	1866	1,348	1,378	336	351	55	55	4·0	4·0	- 6	7
Pattern Card Makers' Original Trade, Sick and Burial Society.	1872	330	404	58	67	4	4	1·2	0·9	1 1 average.	8
Scottish United Brotherly Society of Calico Printers.	1883	252	246	97	73	7	5	2·7	2·0	- 7½	9
Leeds, Halifax and Bradford Stuff Pressers' Trade Society.	1881	563	558	27	59	4	6	0·7	1·0	1 -	10
Belfast Hackle and Gill Makers' Benevolent and Trade Union.	1880	79	86	53	55	5	4	6·3	4·6	1 -	11
Transport (Land):											
Amalgamated Society of Railway Servants of England, Ireland, Scotland and Wales.	1872	29,820	32,958	1,660	1,720	83	86	0·2	0·2	- 5	12
Associated Society of Locomotive Engineers and Firemen.	1880	6,200	6,710	276	420	16	19	0·2	0·2	1 -	13
Total - - -	—	347,393	363,387	95,279	101,579	5,689	6,025	-	-	—	14

* The contributions given are the full contributions of members entitled to all the benefits of the Unions.
Some Unions have graduated scales of contributions, the members paying on the lower scales being excluded from certain benefits.

THEIR MEMBERS BY TRADE UNIONS—*continued.*

	Contributions paid by Superannuated Members.	Qualification for Superannuation, and Amount of Superannuation Benefit.	Minimum Age of Qualification.	Date of Establishment of Superannuation Fund.	Total Amounts paid for Superannuation.	REMARKS.
	s. d.		*Years.*		£.	
1	- nil -	All members disabled or reduced by age or infirmity so as to be incapable of earning adequate subsistence. *s. d.* (4) 25 years' members - - - - 3 – (6) 30 „ „ - - - - 3 6	–	–	–	Pensioners elected by ballot, the number not to exceed 10, viz., at 3*s.* and at 3*s.* 6*d.* per week.
2	- nil -	All members unable to earn more than 20*s.* per week through old age or infirmity, or not receiving that amount from any other source. *s. d.* 15 years' members - - - - 4 – 20 „ „ - - - - 5 – 25 „ „ - - - - 6 –	–	1863	1,041	Annuitants not to exceed proportion of 1 to 80 members.
3	- 2	All members unable to obtain ordinary rate of wages through old age and infirmity. *s. d.* 25 years' members - - - - 5 – 30 „ „ - - - - 6 –	–	1870	1,270	Superannuated members must cease working at the trade, but may earn what they can at any other calling, not exceeding 15*s.* per week. Number of recipients limited to 15, with power to committee to increase if funds allow.
4	- nil -	All members - - - -

APPENDIX VII.

Non-returnable Deferred Annuities.

TABLES prepared for the Use of the Royal Commission on the Aged Poor by Mr. *W. SUTTON.*

(Report, 211; and Mr. Sutton's Evidence, 11,111–32.)

EXPLANATION OF TABLES.

Columns (1) and (2) require no explanation.

Column (3) shows the amount of annuity which an annual contribution of 4*s.* 4*d.* (= 1*d.* per week for a year, say) will buy, provided such annual contributions are paid for each year from present age (*x*) to the year before the age when the annuity becomes payable.

Examples. (Interest at 3½ per cent.; Annuity at 65.)

(1). Suppose the first payment of 4*s.* 4*d.* (= 1*d.* per week for a year, say) is made at age 3, and the last at age 64. These annual contributions would buy an annuity of 11*l.* 4*s.* 5*d.* on attaining age 65.

(2). Suppose the first payment of 4*s.* 4*d.* is made at age 3, and the last at age 20. These annual payments would buy an annuity of 11*l.* 4*s.* 5*d.*, less 4*l.* 13*s.* 2*d.*, or 6*l.* 11*s.* 3*d.*

(3). Suppose the first payment of 4*s.* 4*d.* is made at age 14, and the last at age 35. These annual payments would buy an annuity of 6*l.* 13*s.* 2*d.*, less 1*l.* 18*s.* 10*d.*, or 4*l.* 14*s.* 4*d.*

Note.—It has not been considered necessary to treat the shillings and pence with complete accuracy in the following Tables.

Deferred Annuity Payable at Age 65 by Quarterly Instalments. Interest at 3½ per Cent.

Males.—Mortality and Interest only.

Present Age (x).	Amount of Annuity which Single Payment of 1 at Age (x) will buy. (1.)	Amount of Annuity which Payment of 1 at each Age (x) and upwards will buy. (2.)	Amount of Annuity which an Annual Payment of 4*s.* 4*d.* (= 1*d.* per Week) will buy. (3.)	Present Age (x).	Amount of Annuity which Single Payment of 1 at Age (x) will buy. (1.)	Amount of Annuity which Payment of 1 at each Age (x) and upwards will buy. (2.)	Amount of Annuity which an Annual Payment of 4*s.* 4*d.* (= 1*d.* per Week) will buy. (3.)
			£. *s.* *d.*				£. *s.* *d.*
3	2·4086	51·7198	11 4 5	35	·5991	9·5593	2 1 5
4	2·2716	49·3112	10 14 –	36	·5723	8·9602	1 18 10
5	2·1557	47·0396	10 2 –	37	·5465	8·3879	1 16 5
6	2·0545	44·8839	9 14 10	38	·5218	7·8414	1 14 –
7	1·9635	42·8294	9 5 10	39	·4980	7·3196	1 11 10
8	1·8798	40·8659	8 17 5	40	·4751	6·8216	1 9 7
9	1·8024	38·9861	8 9 2	41	·4531	6·3465	1 7 7
10	1·7301	37·1837	8 1 5	42	·4319	5·8934	1 5 7
11	1·6622	35·4536	7 14 –	43	·4115	5·4615	1 3 7
12	1·5979	33·7914	7 6 7	44	·3919	5·0500	1 1 10
13	1·5365	32·1935	6 19 10	45	·3730	4·6581	1 – 2
14	1·4775	30·6570	6 13 2	46	·3548	4·2851	– 18 7
15	1·4207	29·1795	6 6 10	47	·3374	3·9303	– 17 1
16	1·3655	27·7588	6 – 7	48	·3205	3·5929	– 15 7
17	1·3119	26·3933	5 14 7	49	·3043	3·2724	– 14 2
18	1·2597	25·0814	5 9 –	50	·2887	2·9681	– 12 11
19	1·2087	23·8217	5 3 2	51	·2737	2·6794	– 11 8
20	1·1590	22·6130	4 18 –	52	·2591	2·4057	– 10 5
21	1·1106	21·4540	4 13 2	53	·2450	2·1466	– 9 4
22	1·0640	20·3434	4 8 –	54	·2315	1·9016	– 8 3
23	1·0190	19·2794	4 3 10	55	·2184	1·6701	– 7 3
24	·9759	18·2604	3 19 5	56	·2058	1·4517	– 6 4
25	·9345	17·2845	3 15 –	57	·1937	1·2459	– 5 5
26	·8945	16·3500	3 11 2	58	·1821	1·0522	– 4 7
27	·8562	15·4555	3 7 2	59	·1708	·8701	– 3 10
28	·8194	14·5993	3 3 5	60	·1600	·6993	– 3 –
29	·7842	13·7799	2 19 10	61	·1496	·5393	– 2 4
30	·7501	12·9957	2 16 5	62	·1395	·3897	– 1 9
31	·7175	12·2456	2 13 –	63	·1298	·2502	– 1 1
32	·6861	11·5281	2 9 10	64	·1204	·1204	– – 6
33	·6558	10·8420	2 6 10	65	—	—	—
34	·6269	10·1862	2 8 2				

Deferred Annuity Payable at Age 60 by Quarterly Instalments. Interest at 3½ per Cent.

Males.—Mortality and Interest only.

Present Age (x).	Amount of Annuity which Single Payment of 1 at Age (x) will buy. (1.)	Amount of Annuity which Payment of 1 at each Age (x) and upwards will buy. (2.)	Amount of Annuity which an Annual Payment of 4*s.* 4*d.* (=1*d.* per Week) will buy. (3.)	Present Age (x).	Amount of Annuity which Single Payment of 1 at Age (x) will buy. (1.)	Amount of Annuity which Payment of 1 at each Age (x) and upwards will buy. (2.)	Amount of Annuity which an Annual Payment of 4*s.* 4*d.* (=1*d.* per Week) will buy. (3.)
			£. *s.* *d.*				£. *s.* *d.*
3	1·4420	30·5466	6 12 5	32	·4108	6·4830	1 8 2
4	1·3601	29·1046	6 6 2	33	·3926	6·0722	1 6 5
5	1·2907	27·7445	6 – 2	34	·3753	5·6796	1 4 7
6	1·2301	26·4538	5 15 –	35	·3587	5·3043	1 3 –
7	1·1756	25·2237	5 9 5	36	·3426	4·9456	1 1 5
8	1·1255	24·0481	5 4 2	37	·3272	4·6030	1 – –
9	1·0791	22·9226	4 19 5	38	·3124	4·2758	– 18 7
10	1·0359	21·8435	4 14 7	39	·2981	3·9634	– 17 2
11	·9952	20·8076	4 10 2	40	·2844	3·6653	– 16 –
12	·9567	19·8124	4 6 –	41	·2713	3·3809	– 14 7
13	·9199	18·8557	4 2 –	42	·2586	3·1096	– 13 5
14	·8846	17·9358	3 17 7	43	·2464	2·8510	– 12 5
15	·8506	17·0512	3 14 2	44	·2346	2·6046	– 11 2
16	·8176	16·2006	3 10 2	45	·2233	2·3700	– 10 2
17	·7854	15·3830	3 6 10	46	·2124	2·1467	– 9 4
18	·7542	14·5976	3 3 5	47	·2020	1·9343	– 8 5
19	·7238	13·8434	2 19 10	48	·1919	1·7323	– 7 6
20	·6939	13·1196	2 16 10	49	·1822	1·5404	– 6 8
21	·6650	12·4257	2 13 10	50	·1728	1·3582	– 5 11
22	·6369	11·7607	2 11 2	51	·1638	1·1854	– 5 1
23	·6101	11·1238	2 8 2	52	·1551	1·0216	– 4 5
24	·5843	10·5137	2 5 7	53	·1467	·8665	– 3 9
25	·5595	9·9294	2 3 –	54	·1386	·7198	– 3 1
26	·5356	9·3699	2 – 7	55	·1307	·5812	– 2 6
27	·5126	8·8343	1 18 5	56	·1232	·4505	– 2 –
28	·4906	8·3217	1 16 –	57	·1160	·3273	– 1 5
29	·4695	7·8311	1 14 –	58	·1090	·2113	– – 11
30	·4491	7·3616	1 12 –	59	·1023	·1023	– – 5
31	·4295	6·9125	1 10 –	60	—	—	—

Deferred Annuity Payable at Age 65 by Quarterly Instalments. Interest at 3 per Cent.

Males.—Mortality and Interest only.

Present Age (x).	Amount of Annuity which Single Payment of 1 at Age (x) will buy. (1.)	Amount of Annuity which Payment of 1 at each Age (x) and upwards will buy. (2.)	Amount of Annuity which an Annual Payment of 4s. 4d. (= 1d. per Week) will buy. (3.)	Present Age (x).	Amount of Annuity which Single Payment of 1 at Age (x) will buy. (1.)	Amount of Annuity which Payment of 1 at each Age (x) and upwards will buy. (2.)	Amount of Annuity which an Annual Payment of 4s. 4d. (= 1d. per Week) will buy. (3.)
			£. s. d.				£. s. d.
3	1·7236	40·4225	8 15 5	35	·5005	8·4171	1 16 7
4	1·6331	38·6989	8 8 –	36	·4804	7·9166	1 14 5
5	1·5577	37·0658	8 1 –	37	·4610	7·4362	1 12 2
6	1·4918	35·5081	7 14 –	38	·4423	6·9752	1 10 2
7	1·4326	34·0163	7 7 7	39	·4241	6·5329	1 8 5
8	1·3782	32·5837	7 1 5	40	·4066	6·1088	1 6 5
9	1·3278	31·2055	6 15 5	41	·3897	5·7022	1 4 10
10	1·2808	29·8777	6 9 10	42	·3733	5·3125	1 3 –
11	1·2365	28·5969	6 4 2	43	·3574	4·9392	1 1 5
12	1·1944	27·3604	5 18 10	44	·3420	4·5818	– 19 10
13	1·1541	26·1660	5 13 7	45	·3271	4·2398	– 18 5
14	1·1152	25·0119	5 8 5	46	·3127	3·9127	– 16 11
15	1·0775	23·8967	5 3 10	47	·2987	3·6000	– 15 7
16	1·0407	22·8192	4 19 –	48	·2852	3·3013	– 14 4
17	1·0047	21·7785	4 14 7	49	·2721	3·0161	– 13 1
18	·9694	20·7738	4 10 2	50	·2594	2·7440	– 11 11
19	·9347	19·8044	4 6 –	51	·2471	2·4846	– 10 9
20	·9006	18·8697	4 2 –	52	·2350	2·2375	– 9 9
21	·8671	17·9691	3 18 2	53	·2233	2·0025	– 8 8
22	·8346	17·1020	3 14 2	54	·2120	1·7792	– 7 9
23	·8033	16·2674	3 10 10	55	·2010	1·5672	– 6 10
24	·7730	15·4641	3 7 2	56	·1904	1·3662	– 5 11
25	·7439	14·6911	3 3 10	57	·1801	1·1758	– 5 7
26	·7155	13·9472	3 – 5	58	·1700	·9957	– 4 4
27	·6882	13·2317	2 17 2	59	·1603	·8257	– 3 5
28	·6618	12·5435	2 14 2	60	·1509	·6654	– 2 11
29	·6364	11·8817	2 11 7	61	·1417	·5145	– 2 3
30	·6116	11·2453	2 8 7	62	·1328	·3728	– 1 8
31	·5879	10·6337	2 6 –	63	·1242	·2400	– 1 5
32	·5649	10·0458	2 3 5	64	·1158	·1158	– – 6
33	·5426	9·4809	2 1 2	65	—	—	—
34	·5212	8·9383	1 18 10				

Deferred Annuity Payable at Age 60 by Quarterly Instalments. Interest at 3 per Cent.

Males.—Mortality and Interest only.

Present Age (x).	Amount of Annuity which Single Payment of 1 at Age (x) will buy. (1.)	Amount of Annuity which Payment of 1 at each Age (x) and upwards will buy. (2.)	Amount of Annuity which an Annual Payment of 4s. 4d. (= 1d. per Week) will buy. (3.)	Present Age (x).	Amount of Annuity which Single Payment of 1 at Age (x) will buy. (1.)	Amount of Annuity which Payment of 1 at each Age (x) and upwards will buy. (2.)	Amount of Annuity which an Annual Payment of 4s. 4d. (= 1d. per Week) will buy. (3.)
			£. s. d.				£. s. d.
3	1·0511	24·2454	5 5 –	32	·3445	5·7202	1 4 10
4	·9962	23·1943	5 – 7	33	·3309	5·3757	1 3 5
5	·9499	22·1981	4 16 5	34	·3178	5·0448	1 1 10
6	·9098	21·2482	4 12 –	35	·3052	4·7270	1 – 7
7	·8737	20·3384	4 8 –	36	·2930	4·4218	– 19 2
8	·8405	19·4647	4 4 7	37	·2811	4·1288	– 18 –
9	·8097	18·6242	4 – 10	38	·2697	3·8477	– 16 7
10	·7811	17·8145	3 17 2	39	·2586	3·5780	– 15 7
11	·7541	17·0334	3 13 10	40	·2480	3·3194	– 14 5
12	·7284	16·2793	3 10 10	41	·2376	3·0714	– 13 5
13	·7038	15·5509	3 7 7	42	·2276	2·8338	– 12 2
14	·6801	14·8471	3 4 2	43	·2179	2·6062	– 11 5
15	·6571	14·1670	3 1 7	44	·2085	2·3883	– 10 5
16	·6347	13·5099	2 18 7	45	·1995	2·1798	– 9 5
17	·6127	12·8752	2 16 –	46	·1907	1·9803	– 8 7
18	·5912	12·2625	2 13 5	47	·1821	1·7896	– 7 9
19	·5700	11·6713	2 10 10	48	·1739	1·6075	– 7 –
20	·5492	11·1013	2 8 2	49	·1659	1·4336	– 6 2
21	·5288	10·5521	2 6 –	50	·1582	1·2677	– 5 6
22	·5090	10·0233	2 3 5	51	·1507	1·1095	– 4 11
23	·4899	9·5143	2 1 2	52	·1433	·9588	– 4 2
24	·4714	9·0244	1 19 2	53	·1362	·8155	– 3 7
25	·4536	8·5530	1 17 –	54	·1293	·6793	– 3 –
26	·4363	8·0994	1 15 2	55	·1226	·5500	– 2 5
27	·4197	7·6631	1 13 2	56	·1161	·4274	– 1 11
28	·4036	7·2434	1 11 5	57	·1098	·3113	– 1 4
29	·3881	6·8398	1 9 7	58	·1037	·2015	– – 11
30	·3730	6·4517	1 8 –	59	·0978	·0978	– – 5
31	·3585	6·0787	1 6 5	60	—	—	—

APPENDIX VIII.

POST OFFICE ANNUITIES.

(Report 249; and Mr. CARDIN's Evidence, 13,390–1.)

STATEMENT showing the Annuity Contracts granted through the Post Office during the 9 years before the Government Annuities Act of 1882 came into operation, and during the subsequent 9 years, with the increase during the last period of 9 years, and the increase per cent.

Year.	Immediate Annuity Contracts.		Deferred Annuity Contracts. Purchase Money Returnable.		Deferred Annuity Contracts. Purchase Money not Returnable.	
	No.	Amount.	No.	Amount.	No.	Amount.
		£		£		£
1875 (from 3rd June) -	334	5,145	12	382	7	168
1876 - - -	729	10,013	21	367	8	97
1877 - - -	745	10,933	39	961	19	290
1878 - - -	709	11,375	36	1,065	14	305
1879 - - -	964	15,262	35	646	14	312
1880 - - -	892	13,249	25	551	16	296
1881 - - -	956	16,434	41	956	25	419
1882 - - -	799	13,435	41	941	31	561
1883 - - -	770	14,141	72	1,594	32	526
1884 (to 2nd June) -	187	2,938	9	252	4	75
Total for 9 years before Act came into force -	7,085	112,925	331	7,715	170	3,049
1884* (from 3rd June) -	586	11,736	55	1,536	25	547
1885 - - -	725	15,367	75	1,304	28	390
1886 - - -	823	17,388	49	1,008	38	763
1887 - - -	912	19,299	57	1,177	33	450
1888 - - -	995	23,404	94	2,031	44	688
1889 - - -	988	23,361	94	2,281	37	576
1890 - - -	948	21,956	77	1,830	39	697
1891 - - -	968	23,673	96	1,671	46	511
1892 - - -	1,157	28,155	167	3,313	47	939
1893 (to 2nd June) -	562	14,435	56	1,280	23	308
Total for 9 years after Act came into force - -	8,664	198,774	820	17,431	360	5,869
Increase in the 9 years after Act came into force -	1,579	85,849	489	9,716	190	2,820
Increase per cent. - -	22·2	76·0	147·7	125·9	117·7	92·4

* On 3rd June 1884, new system introduced under provisions of Government Annuities Act, 1882; the management of the business being transferred to the Post Office Savings Bank, and facilities being afforded for the receipt and payment of Annuity and Insurance moneys through the medium of Post Office Savings Bank Accounts.

(July 1893.)

APPENDIX IX.

(Report 77.)

Statement submitted by Canon Bury respecting Mr. S. Ward's Evidence (15,581–16,019).

My Lord, Harleston, May 20, 1894.

In availing myself of the opportunity afforded me by the Commissioners to reply to Mr. Sidney Ward's evidence, I have confined myself to the alleged cases of hardship, the particulars of which he might be supposed to know, and have ignored matters concerning which obviously and by his own confession he is ignorant, as well as statements personal to myself.

I would only beg to remind the Commissioners that the evidence in question is the result of considerable effort on the part of the witness and those with whom he is associated, and that it covers a period of nine years. It may, therefore, be assumed to be the utmost that can be said.

The particulars inclosed in brackets are taken verbatim from the application and report book submitted to the Board of Guardians by the Relieving Officer.

The Case of Charles Bray (15,589–15,625).

The first and only time Charles Bray came under the cognizance of the Guardians was when he was reported to the Board as having been taken to the lunatic asylum under an order of a justice of the peace. This was five years ago.

There has never been an application by or for him for outdoor relief.

[January 31, 1889. Charles Bray, 62, wife, 54. Man ill with asthma, and now of unsound mind. 10*s.* from club. Has been ill and on club for the last two months. Last worked about two months ago. Rent, 1*s.* 6*d.* per week; rood of ground, 10*s.* 4*d.* a year.

The family are: *Emma*, 19, *single*, at home working at staymaking.

Maria, wife of labourer, with two young children, whose husband is in Colney Hatch Asylum.

Jane, wife of ironstone labourer, with two young children.]

Further particulars.—He was discharged from asylum as cured April 20, 1889; lived for two years, and died May 12, 1891, after a week's illness.

The evidence given to the Commission is untrue as regards the doctor, who denies every statement personal to himself, and misleading in not stating that he was receiving 10*s.* per week from club at time of case being reported to the Board, and consequently at the time of the sensational occurrences described in Answer 15,598, which cast so serious a reflection upon the single daughter at home and her friends and neighbours in the village.

The Case of Joseph Johnson (15,626–15,650).

[June 5, 1890. Joseph Johnson, 62, labourer, wife, 62. Has palsy and is very helpless. Left off work about seven years ago; done very little since; none at all for more than four years; during first part of illness had from club 10*s.* per week for six months; then off club for four years; then on club for five months, receiving 5*s.* per week; last 18 months nothing from club. Rent, 1*s.* 6*d.*, no allotment. Wife goes charing; states she earns 1*s.* 6*d.* in money and some food on three days in a week. Family are:—

Charles, 41, a groom, married, with two young children.

Job, 39, single, stableman, said to be often unwell.

Mary Anne, wife of gardener, with two young children.

Sarah, wife of porter, with no family.]

Further particulars.—A week or two after the application I was written to by one of his friends to say a late employer would give 6*d.* a week, a friend in the parish 1*s.* a week, and with what the family would do another 1*s.* 6*d.* would make him quite comfortable. This was given. I hear periodically that he is fairly comfortable.

If out-relief had been given the amount would have been 3*s.* 9*d.* per week, as the wife is a strong and capable woman. Out of this 1*s.* per week would have been claimed by the guardians from the single son and 6*d.* per week from the son with no family, leaving the case poorer by 9*d.* a week than at present, and with no interest taken in the case by friends who now contribute.

The evidence is untrue in stating that all his children were married (15,634); that "Mr. Bury said that it should be provided for" (15,634); that he was suffering from want of food (15,648); and that his wife had to go up to the vicarage to get the 1*s.* 6*d.* (15,744); and is misleading in not stating the wife's earnings, that 3*s.* was contributed by friends, and that there are four children, two of whom are able to assist.

The Case of Thomas Dickens (15,653–15,656).

The case has never been before the Board at all.

Thomas Dickens, aged 73, labourer, widower; chronic asthma and bronchitis.

Rent, 1*s.* 6*d.* Has three sons and three daughters.

One of sons, a collier; widower, with no family dependent.

One of the daughters single; a monthly nurse, doing very well; lives with him, and keeps the home. Another daughter, married, looks after him when the single daughter is employed.

A granddaughter sends help occasionally.

The man, industrious, had saved a little money; has been ill, and unable to work for about 18 months. Was on his club, receiving 8*s.* per week for six months; then 4*s.* for six months; ran it out a month before Christmas last; since then he has received 1*s.* per week from a friend, and a little later on 2*s.* 6*d.* per month from another friend, which has just been increased to 2*s.* 6*d.* per week, as the single daughter has been ill. There would be no need for help in this case if the collier son, with no family dependent, contributed according to his ability, but he does nothing for him. The evidence is untrue in representing that he has had nothing from his club the last 18 months, and that he has no help except from daughter.

The Case of Richard Mills and Wife (15,657–15,664).

[February 4, 1891. Richard Mills, 69; wife, 73; labourer.

Wife unwell, confined to bed. Man has done only little work for last three months; has been at home attending wife.

Asks order for workhouse. Order given by R. M., February 4, and not used.]

Nearly two and a half years later man applied on his own account.

[August 24, 1893, Richard Mills, 71, widower.

States unable to work enough to earn living.

Rent, 1*s.* 10*d.* per week; no allotment, lives alone; family are:—

Sarah, wife of labourer, with one child under 15.

John, 47, labourer, with one child under 15.

Joseph, 45, indoor-servant, and wife in service with him, with no children dependent. Sends money to applicant; yesterday sent a quarter's rent.

William, 43, labourer, with three or four children dependent.

Elizabeth, wife of carbuilder, in Canada; no family; sends money occasionally.

Charles, 39, labourer, in Canada; widower with two young children; sometimes sends 10*s.*

Mary, wife of shepherd, in Canada.

Alfred, 29, labourer, married, with three young children.]

Further particulars—man lives in house rented above average; might live with one of the children if he made himself pleasant. In summer does odd jobs in churchyard and gardens. Since March 4, 1894, has been receiving 2*s.* 6*d.* per week from a friend to help him on till summer. The doctor and medicine is also provided in case of need.

The evidence is very misleading in not stating the number, willingness, and ability of children to maintain applicant, and that up to now he has been quite able to do odd jobs in summer.

The Case of Sarah Burgess (15,672–15,677.)

[June 4, 1890, Sarah Burgess, 72, widow of labourer.

States cannot earn living; goes charing one day per week and earns 1*s.* and her food. Lives with sister, a

pauper receiving 3*s.* 9*d.* per week. Rent, 1*s.* 6*d.* Family are:

Robert, 49, labourer with one child under 15.

Emma, wife of shoemaker, with two young children.

Harriet, wife of labourer, with four children under 15.

Charles, 37, groom, married, with three young children.

Josiah, 34, labourer, married, with four young children.

Mary Ann, wife of surveyor's assistant, with one young child.

The family have not been made acquainted with the fact that application is being made.]

Further particulars.—Earned 6*s.* per week at lace pillow; received 1*s.* 6*d.* per week from a charity. Total, 6*s.* 9*d.* per week for the two or 9*d.* a week more than the scale of out-relief for the two.

Has many good friends in the village who help her.

The evidence is untrue in stating that 1*s.* 6*d.* a week was all she had to depend on (15,676), and that she had to go to the vicarage to get it (15,744), and misleading in not stating her other sources of income, and that she had three sons, two of whom used to help her, and three daughters one of whom used constantly to look after her.

Case of Thomas and Elizabeth Campion, brother and sister (15,679 to 15,681).

[Jan. 30, 1890. Thomas Campion, 67, single. Formerly shoemaker; unable to do any kind of work. Earns very little, only irregularly, by going errands and doing odd jobs. States earns not more than 2*s.* a week.

Lives with sister Elizabeth single, 70, who does a little lace making. Rent, 9*d.* Small cottage with one room below, and one bedroom.]

[May 5, 1892. Elizabeth Campion, 72, single; from time of being a very young woman has lived with brother, and has earned 2*s.* or 3*s.* a week at lace making. Landlord has lately reduced rent to 6*d.* per week.

Her brother Thomas is also asking out-relief.]

[Sept. 2, 1892. Asks order for the house. She and her brother are to leave cottage. Gave order.]

The evidence is grossly misleading in not stating the miserable conditions under which they were living. A wretched cottage; one room downstairs; one bedroom for the two (brother and sister); very dirty; door off hinges; window unglazed; rent unpaid. Everyone said to be anxious they should go to workhouse; everyone heartily glad when they went. Shortly after becoming inmates the woman insisted on taking her discharge; whilst outside broke her wrist. No one would take her in; was brought back and died in the house, November 26, 1892. The brother is still in the house, and says he is very comfortable.

The Case of Robert Smith (15,686–15,691).

[December 5, 1889. Robert Smith, 70; wife, 66.

States he is weakly and short of breath, and cannot work.

Earns when at work 10*s.* a week; does not work regularly.

Last at work 10 days ago. Rent, 10*d.* per week, and a rood of allotment, 8*s.* a year.

Wife weakly and hardly able to do work of house.

Family:—*Lucy*, wife of platelayer, with two children.

Mary, wife of shoemaker, with no children dependent.]

Further particulars.—The wife was partially paralysed and imbecile; both of them feeble and dirty, with no one to look after them, and not fit to be left to themselves. The children lived at a distance. The house was obviously the best place for them. When offered the house, they both came in and were thankful to have done so. They had, of course, a room to themselves. Shortly afterwards, the man went out to sell his goods, and returned to the house in a few days. This was five years ago, and both are now dead.

The Case of Daniel Symonds (15,698–15,901.)

Daniel Symonds, 74, a labourer, applied for the funeral expenses of his wife, who died May 3, 1888.

The relieving officer exercised his discretionary power and refused the application.

The old man was at work two days previously, and was going to work again at once, and he had three children, one son, and two daughters, said to be well off.

The Board approved of the relieving officer's refusal. This was six years ago.

The Case of Richard Smith (15,711–15,722).

[May 4, 1893. Richard Barker Smith, 75; wife, 67. Man, shoemaker. States unable to work for last 12 months; during that time made two pairs of boots and earned 13*s.* at farm work.

Rent, 1*s.* 2*d.* No allotment. Single son, William, at home, 33; shoemaker, has lately been support of house; now unwell, left off work yesterday. No other family; never had any other; was once in benefit club; states he left it because members did not treat him well; wife in medical club.]

Further particulars.—Wife used to earn a good deal by charing; now unable; keeps house for son and husband. Man helps son a little in shop, and does a bit of mending. Cause of application, son's illness; son in receipt of 10*s.* per week from club.

Help was promised during illness; visited case more than once; am in communication with son. Since son's recovery has received sometimes 5*s.*, sometimes 10*s.*, at irregular intervals, making an average of 2*s.* per week. The rent has also been paid for him since November 1893.

The evidence is untrue in stating that he only gets help, when he makes a fresh application to the Board (15,749), and misleading in not stating the material fact that single son is a shoemaker, earning larger wages than the ordinary labourer, and able, as a rule, to maintain himself and parents.

The Case of John Linnell (15,724–15,727).

[June 1, 1893. John Linnell, 76, wife, 71, labourer; in younger days employed in draining and better class work. Rent, 1*s.* 6*d.*, no allotment. In no club; wife invalid. Family: *Joseph*, single, 37, shoemaker and labourer, and grandson 13, learning shoemaking, earning 4*s.* per week, both living at home.

William, 57, labourer in gas works, married, no family.

John, 48, labourer in gas works, married, no family.

Mary, wife of labourer, with one child under 15.

Maria, wife of blacksmith's labourer, with four children dependent.

Harriet, married, living with another man with several children.

Sarah, wife of shoemaker, with four children under 15.

Anne, in Australia, married, living apart from her husband.

Fanny, wife of a labourer, with two children under 15.

Further particulars:—The applicant stated to the Board that he had been at work at 10*d.* a day, but had just finished the job, and could not get any more work. No notice had been given of application, so case was postponed for further inquiries. I visited him (and of course the Relieving Officer), found house in disorderly state, food lying about and money. A lurcher dog was kept; no apparent signs of want. I received a letter from employer saying that man's statement to the Board was false, enclosing labour bill and measurement of work done, showing man's earnings to have been 1*s.* 9*d.* per day, stating that he might have earned more if he had liked, and was dismissed for being insulting.

The application was renewed June 15, and the house offered, the man at the time being employed minding sheep. Application was renewed June 28, but man did not appear; and again September 25, and again October 5, and again after wife's death, January 10.

The evidence is altogether misleading in not stating that there are eight children, of whom at least three are able to contribute, besides the single son, who ought to be able to maintain him; that the greater part of his life he earned above average wages; and in implying that his wife died of want, whereas as a matter of fact the doctor who attended her, free of expense, certified that she died of bronchitis.

The statement (15,724) that the man got a little "charity" in consequence of repeated applications at the Board, and that it was given him only in order to talk him over, whatever that may mean, is of course untrue. The applications made in this and in the foregoing case, as well as in another case (Mrs. Frecknell, mentioned below), all from the same parish, were repeated time after time in the hope that those members of the Board who were pledged to out-relief, and who were notified of every application, might be in an accidental majority.

The Case of Mrs. Thompson (Answers 15,728–15,732.)

[August 9, 1893. Sarah Thompson, 74, widow. States to be unable to do anything. Husband died November 1891. States since then earned a little by washing; sold things out of home; has now nothing to sell. Lives alone. Rent, 1*s.*; 30 poles of ground, 7*s.* 6*d.* a year. Gets some coal at Christmas from village charity.

Son, *William*, 37, signalman, married, with two children under 15.]

Further particulars:—Application made without sufficient notice to allow Relieving Officer time to investigate. Woman stated positively to Board that previous to and at time of husband's death all they had to live upon was 1*s.* 6*d.* per week, out of that paying 1*s.* a week rent and 1*s.* 6*d.* per month to club, in other words that they lived on 1½*d.* per week! Further inquiry was insisted on. The case was visited by myself, and, of course, by the Relieving Officer. We found no symptom of distress whatever. Ascertained that the son had insured father's life, and helped meanwhile in consideration of amount (10*l.*) coming to him at death. The son had never discontinued his help. Son's wages exceed 30*s.* per week.

Case of Mary Anne Russell (Answers 15,732–15,733.)

[August 9, 1893. Mary Anne Russell, 74, widow. States unable to do any work. Husband, a market gardener, died seven years ago. Son, Thomas, kept on garden for 12 months; died two years ago, after being ill and unable to work 12 months. Used to keep post office until about 10 years ago.

An illegitimate grandson, aged 17, lives with her, earns 6*s.* and part of his food.

Family:—*Sarah Anne*, widow, in London, a charwoman, with no children.

Mary, wife of journeyman painter, with no children dependent.

Charlotte, wife of printer's folder in London, with two children.]

Application made same day and under same circumstances as previous case. Further inquiry was insisted on. I visited case myself, found no sign of distress. Well-to-do son from London with his wife (mother of illegitimate lad mentioned above) and two children spending holidays with her.

The parish from which the two last preceding cases came from is very small, belongs entirely to one landlord. Incumbent well-to-do, another clergyman with independent means, and other well-to-do people living in it. People well looked after; large eleemosynary charity.

Case of Maria Smith (Answers 15,758.)

[May 4, 1893. Maria Smith, 70. Widow. States she is not able to do any work. Has had two husbands. Widow for last nine years, earning her living by charing until last Christmas. At Easter received 1*l.* 4*s.* subscribed by neighbours in the village on account of illness.

Rent, 1*s.*; garden, 2*s.* 3*d.* a year.

Living with her a daughter *Mary*, 46, and her daughter's illegitimate child of 15, who works at shoe-stitching work, and they earn about 5*s.* a week. Daughter takes in plain needlework, but says not able to do much on account of bronchitis.

The family from home are—

Maria, wife of shoemaker with several children under 15.

Sarah, wife of shoemaker with several children dependent.]

Out-relief was refused on the understanding that I would take the case in hand.

I visited the case and found as above, and that help was occasionally received from friends at a distance.

Since then woman been receiving 3*s.* per week from charitable sources.

Medicine and advice gratis for daughter.

Woman herself at liberty to help in the shoe-stitching work.

The above are the cases of alleged hardships selected by witness for his examination in chief by your Lordship. The following occur incidentally in his examination by other members of the Commission.

Elizabeth Ward's Case (15,832–42.)

Elizabeth Ward, aged 68. Cousin to Mr. Sidney Ward. Lives alone, rent, 1*s.* 2*d.* per week, much crippled by bad legs, earns a trifle by helping her neighbour.

Has three illegitimate sons and one daughter, was never married.

One of the sons is single, a coachman, helps liberally.

Another married, three children under 15, gives 6*d.* per week.

Another married, in a brewery, with three children under 15, gives occasionally.

The daughter is married to a labourer. Has two young children; sends helps occasionally.

A grandson, a carter, kind to her, and often helps.

A brother, single, lives next door, in field work, never helps; they might live together and save rent, but they will not do so.

The statements 15,903 and 15,904 that she had help from the "Charity fund," and that it died away, &c. is untrue; she never received anything from the fund. Statements 15,905, 15,906 are both absolutely untrue.

The Case of Esther Somerfield (15,913–15,924).

[Esther Somerfield, 69.

States she is unable to earn enough to support herself.

Rent, 1*s.* 4*d.*; lives alone.

The family are:—

Elizabeth, wife of labourer, with children under 15.

Thomas, 45, ironstone labourer; married, not quite able-bodied, with several young children.

James, 43, ironstone labourer; married, with four children under 15.

Catherine, a widow; a charwoman, with two children under 15.

Sarah, wife of ironstone labourer, with two children under 15.

Joseph, 36, a bricklayer's labourer; not known whether married or single.

Samuel, 34, labourer; married, with several young children.

Emma, wife of labourer, with four young children.]

Further particulars:—

Applied for relief two or three years ago; the house was offered; took to going on errands and carrying meat round for a butcher, who is very good to her. And other help from friends in the place, and from relations; is fairly comfortable.

Receives from charitable sources 2*s.* per week, besides occasional help from neighbours.

She has never had help from the "Charity Fund," consequently Answers 15,904 and 15,914 are untrue.

The Case of Mary Arthurs (15,953).

Mary Arthurs, 70, widow of labourer; since husband's death has kept house for her son, and until 12 months ago earned about 2*s.* per week by washing at home; rent, 1*s.* 3*d.* per week, no allotment.

The family are:—

1. A single son, William, 33, bricklayer's labourer who lives with her, earns 1*l.* a week.
2. Sarah Holt, wife of labourer, with two young children.
3. Charlotte Cooper, wife of drayman, with several young children.

Applied for relief June 15, 1893.

Stated she did not know what her husband used to earn, not what her son earned. Her application was made on account of son being out of work on strike, but receiving 10*s.* per week strike pay.

The house was offered, one of out-relief association members making the proposition, which was carried unanimously.

The statement (15,953), that she had to go down the village and ask for bread is nonsense on the face of it.

The following are not cases of "aged poor," but since they appear in the evidence I have supplied particulars.

The Case of Samuel Brains (15,696).

The man Samuel Brains, 53, a labourer, died in the Northampton Infirmary on the 26th March 1885, and his step daughter applied to Relieving Officer for funeral expenses.

The man had not been in receipt of relief, and had been sent to the infirmary by a private individual; consequently was not a case that the Relieving Officer could deal with. This was nine years ago.

The statement that the Relieving Officer told the daughter that she might get a sheet and wrap the corpse in it is false.

The Case of Walter Austin (15,683–85).

Walter Austin, aged 23, diseased hip and abscesses in other parts of his body.

Father of applicant has one arm off and two fingers off hand. Works regularly on roads at 10*s.* per week.

On Wednesdays and Saturdays earns good wages as drover.

Mother of applicant drinks, and is unfit to look after applicant.

The cottage consists of one room downstairs, small, dark, and dirty; (in this the applicant lies day and night), and two equally small and dirty rooms upstairs; besides the father, mother, and sick son, there are living with them two grown-up sons, a daughter aged 3, and an illegitimate grandchild, and sometimes its mother.

The only chance of applicant's recovery is to get away from such miserable and unhealthy surroundings.

The Case of Mrs. Frecknell (15,693).

Applicant, a widow, with four children, eldest 10, youngest 2; lives with father aged 80; once had money, now said to be living on 6*s.* per week from club.

Was straw platter. Eyesight bad. Gave it up.

Has some very well-to-do relations. Among them a cousin, the guardian of village, a large shoe manufacturer.

Cousin well off; an uncle very well off. A nephew a large leather merchant.

Woman has been chapel cleaner, but threw it up, in order, it is supposed, to plead destitution.

The Board offered to take two or more children into the house.

As an alternative 1*s.* per week was offered for every 1*s.* contributed by friends and relations. Both offers were refused, as was also an offer to get one or more children into an orphanage.

Application for out-relief renewed six times. At length the alternative was accepted. Woman now receives 3*s.* from a private source, 3*s.* from relations, and is again re-instated as chapel cleaner.

The Case of Thos. Jellis (15,698).

Thos. Jellis, aged 49, died in 1889, quite suddenly.

In full work up to time of death.

In no club. Relieving Officer refused to bury. Board approved. The case was much talked of, and had the effect of stimulating insurance and efforts to join clubs.

Funeral was paid for by subscription. This was five years ago.

The Case of Jane Tyrrell (15,702).

No application was ever made in her case to the Relieving Officer and the Board of Guardians had no cognizance of it.

The Case of Betsy Thompson (15,728).

Husband aged 41. Died of typhoid fever: and subsequently a child. During illness in receipt of 10*s.* per week from club and more than 3*l.* from other sources. Widow received 3*l.* from club and 4*l.* from insurance. Was left with only one child dependent, and made no appearance at the Board when the application was reported.

The Case of Louisa Bray (15,844–15,847).

Louisa Bray, aged 59, widow of Charles Bray mentioned above. Suffers from neuralgia, but able to look after house and grandchildren, and so to set her daughter, who lives with her, free to go out washing and charing.

Family are—

1. A daughter married, husband works in iron foundry.
2. Another daughter, married, husband works for Borough of Leicester; has two young children.
3. Another daughter, married, husband in asylum; lives with mother and two young children, is fully employed and earns a very good living.

She is well looked after by friends.

Has never applied for relief from the Board.

Out of the whole number of foregoing cases only three have received assistance from the "Charity Fund," to which the witness frequently alluded. The almoner in one of these cases is a clergyman's wife; in another a leading Dissenter, and supporter of the Out-relief Association, and in the third, a leading Dissenter, and member of the Out-relief Association.

I remain, my Lord,

Your Lordship's obedient Servant,

W. Bury,

Chairman of the Brixworth Board of Guardians.

The Right Hon. Lord Aberdare, G.C.B.,
Chairman of the Royal Commission
on the Aged Poor.

INDEX.

I.—ANALYSIS OF THE EVIDENCE.

In the following analysis the evidence of the several witnesses who have been examined before the Commission is summarised in the alphabetical order of their names. The references to the actual answers are given throughout, and except in one or two special cases the summaries are arranged as far as possible under the following main heads:—

General Poor Law Administration.	Charity.
Indoor Relief.	Benefit Societies and Saving.
Outdoor Relief.	State Pensions.
Assistance of Relatives.	Wages, &c.

Answers 1–10,186 are in Volume II.; answers 10,187–18,134 in this Volume (III.).
A list of witnesses will be found at the beginning of this Volume.

MR. HENRY ALLEN (16,542–16,796).

Is a carpenter, formerly for 30 years a jeweller, living at Birmingham, 16,542; is a city councillor, president of a sick society, and secretary of a trade society, 16,543–4.

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MR. G. C. T. BARTLEY, M.P. (8091–8236, 8660–8976).

Guardian of Brentford Union and St. George's, Hanover Square, 8093–4; author of books and pamphlets on thrift and poor law, 8095, 8097–8; founded Provident Knowlege Society, 8096; lectures on thrift, 8099; founded penny bank, 8100–6; framed Bills from his own experience, 8744–48.

GENERAL POOR LAW ADMINISTRATION.

Rigid application of destitution test discourages thrift, 8114–7, 8661–6, 8902–7; administration more thoughtful of late years, 8115, 8903; approves a careful system, if it is not too strict, 8667–8, 8700–1:

MR. BARTLEY, M.P.—*cont.*

poor law should be amended so as to encourage thrift, 8117–20; unthrifty who have had good wages should be left to present law, 8125; many with good wages now come on poor law in emergencies, 8215:
law of settlement should not be enforced, 8924.

INDOOR RELIEF.

Great dislike of indoor relief, 8710; but dislike to entering workhouse in large towns much lessened, 8929–30; infirm and friendless best relieved in workhouse, 8679–80.

OUT-DOOR RELIEF.

Destitution should not be absolute as ground for out-door relief, 8660–6, 8902–7; it should be given to those in need who have saved in proportion to their savings, 8123–4; Outdoor Provident Relief Bill, 8122.

BENEFIT SOCIETIES AND SAVING.

Opposition of Friendly Societies to State interference, 8705–11; few admit women, 8146; subscription in Oddfellows for provision in old age, 8735; expense of travelling collectors, 8894:
numbers of the members of Friendly Societies who come on the rates, 8690–2, 8702–4; treatment they receive from guardians, 8690–2, 8697–701:
deferred annuities generally very unpopular, 8108–10, 8189–92, 8207–9, 8740, 8885–8, 8896; this not a question of the interest, 8206–7; would not be met by State aid, 8109:
insurance through Post Office; remarks and suggestions as to failure of deferred annuities, 8108, 8206, 8736–42, 8759–61, 8822–5, 8894–6; people will not trouble to go to Post Office to pay premiums, 8736, 8759–61, 8894–6; immediate annuities popular, 8210; accumulation of savings to buy them by lump payment in age very desirable, but not popular, 8682–3, 8740, 8897–8901, 8966: Post Office Savings Bank very popular, though not enough advertised, 8895; great work done by Post Office, 8736:
Penny Bank, 8100–6, 8113, 8771–2, 8743, 8889–93; occupations of depositors, 8725–7; moneys invested largely saved from public-house, 8728–9; conducted on a commercial and self-supporting basis, 8101, 8743:
principles of insurance should be taught in Board Schools, 8741:
growth of thrift very great, 8108–13; even among lowest-paid able-bodied who do not drink too much, 8731; but not yet enough to meet old age, 8694–5; sickness and want of work more pressing needs than old age, 8111, 8908, 8915:
bulk of savings for specific objects, 8105, 8892; from money which would else have been spent on needless drink, 8728–9, 8893.

STATE PENSIONS.

Cost of administration of contributory pension scheme very great, 8112:
Old Age Provident Pensions Bill, 8125; bounty on thrift, 8669–70, 8754–8, 8799–8805, 8888; pensions should be entirely separate from Poor Law, 8126, 8949–51; sufficient, 8684–86; amount same in town and country, 8961–62; maximum of 7*s.* to those who have never received poor law relief, 8128–9, 8156–60, 8211–19, 8230–3, 8693, 8715–8721, 8775–6, 8806–7, 8916–23, 8960, 8967–8, 8969, 8973–4; second class, 3*s.* 6*d.* and addition, 8130, 8222–4, 8234, 8964–5, 8968; third class, 3*s.* 6*d.* 8131; contributions to burial expenses, 8875–8; widows and single women, 8145–51; temporary provisions for those already 65, 8860–62; sum supposed to be saved entitling to pension of 3*s.* 6*d.* might be provided by employer, 8152–5, 8676, or relatives, 8712–4, 8723–4:
exhaustion of previous provision, 8183–8; exceptional amount of illness not caused by misconduct, 8841; exceptional misfortune or distress, 8187, 8847, 8970; permanent affliction, 8845–6; loss of children who should have helped, 8842–4; inability to earn wages of calling, 8826, 8837:
local authority to be judge if pension is needed, 8173–82, 8193, 8225–9, 8818–40, 8937–48; to have discretionary power, 8975–6; County Council to be the local authority, 8811–3, 8879–81, 8952–9:
investigation of merit and classification of pensions: expense, 8125, 8819, 8924–7; difficulties, 8125, 8161–4, 8673–5, 8815, 8825, 8834–7:

MR. BARTLEY, M.P.—*cont.*

cost of scheme, 8132–44, 8165–72, 8235–6, 8765–98, 8808–10, 8850, 8853–9, 8963; numbers that would take advantage of scheme, 8137–9, 8166–72, 8219–21, 8762–4:
Poor law would continue by side of pension scheme for many years, 8775–98, 8853–6, 8863–4, 8869, 8928; infirm and friendless pensioners would enter workhouse, 8814–74; conviction for any crime to cause loss of pension, 8848–9, 8931–6; guardians to deal with applications for relief before 65, 8676–8:
funds to be called pension rate, 8127; to be a local rate, 8128, 8681, 8850–2:
encouragement to thrift making State provision eventually needless, 8686, 8689:
passports necessary if scheme were adopted, 8971–2.

WAGES, &C.

Increase of wages, 8731; might be checked by unwise legislation, 8732:
great growth and power of thrift, 8108–13; even among lowest paid able-bodied who do not drink too much, 8731:
many of lower middle class greatly pinched, 8171.

MR. FRANCIS JOHN BEAVAN (5391–5527).

Is a member of, and represents, Cardiff Corporation, is also a guardian, 5391–4; and chairman of largest relief committee, 5402; agrees largely with Dr. Paine, 5398; in business at docks, 5493.

GENERAL POOR LAW ADMINISTRATION.

Suggested scheme of relief: thinks there should be three classes, 5396–8, 5413; (1) most deserving, not to be paupers, with pensions of 5*s.* a week, or if infirm and friendless in almshouses, 5396–9; (2) respectable, but unthrifty, who would be in workhouse with liberal diet, and leave to go out freely, 5404–8, 5412; (3) vicious, lazy, and drunken, who would be treated much as now, 5408–12:
proposals based on what he hears as a guardian, not special investigation, 5449–72, 5478–80; discrimination could be effected by inquiries of guardians, with help of relieving officers and residents, 5400, 5403, 5412–4, 5447, 5496; few strangers would apply, 5401–2; hears many persons speak despondently of their state, 5462–72; first class would be large, 5428–9, 5437–46, 5473–7; admits cost would be considerable; this point examined, 5420–46.

INDOOR RELIEF.

Some margin of accommodation, 5520–3; numbers reduced, 5526–7; but likely to increase with population, 5524–5, 5527:
leave once a month, 5407; literature inadequate, 5410–11:
almshouses should be built for helpless deserving, 5398; apart from workhouse, with separate officers, non-pauper, 5398–9; probable cost, 5440.

OUT-DOOR RELIEF.

Tries to give to all aged unless bad or friendless, 5419; cases considered both by relieving officer and at meeting of committee, when applicant is heard, 5447–61, 5482–4; not given to cases not a year resident, 5497–5501; relief on loan, not frequent or to aged, 5511–2; relieving officer makes inquiries as to cases for use of guardians, 5451, 5455–6, 5461, 5506–10.

ASSISTANCE OF RELATIVES.

Children generally take care of parents without rate help, 5436–7:
would like aid to be enforceable without parent becoming pauper, 5513–9.

CHARITY.

No co-operation, charity mainly for non-residents, 5415–8.

BENEFIT SOCIETIES AND SAVING.

Largely joined for sickness pay, 5432, 5444; does not know how far this is given for age, 5481; members scarcely ever seek rate aid, 5444–6.

STATE OR RATE PENSIONS.

See scheme of rate pensions above.

MR. BEAVAN—*cont.*

WAGES, &c.

Wages of coal trimmers, &c., 5485–8, 5502–3; local wages agitation, 5504–5; population mainly working class of good average character, 5423–31; many on verge of pauperism, 5473–7, 5525; some casual laoburers, 5489–91; immigrants usually remain, 5401–2.

THE REV. CANON BLACKLEY (12,768–13,114).

Is author of compulsory insurance scheme which was examined before Select Committee on National Provident Assurance in 1885–7, 12,768–73; now works with National Providence League, 12,780, 12,792.

GENERAL POOR LAW ADMINISTRATION.

Knowledge of any poor law provision for need checks thrift in young, 12,816, 12,819, 13,035: evil cannot be met by strictness to present paupers 12,879–88:
recourse to poor law would gradually die out with compulsory insurance, 12,774:
statistics of old age pauperism:
large extent, about 40 per cent. shown by his own rural investigations as well as Mr. Booth's and others, 12,792–12,808, 13,074–9; how far due to medical relief and pauper burial 13,096–9; official returns obtained later, 13,079–85.

INDOOR RELIEF.

Thinks workhouse greatly disliked by deserving poor, 12,852; examined as to how far they are driven there in unions known to him, 12,922–43.

OUT-DOOR RELIEF.

Evil effect of its expectation on thrift in young, 12,816:
restriction most needful, 12,819:
case of Stockbridge Union, 12,933–43, 13,086–90; extent of medical relief there, 13,091–5, 13,100–3:
danger of harshness if made a parish charge, 12,865–7.

CHARITY.

Charitable guardians helping deserving at Stockbridge, 12,937:
Lambeth joint charity and State scheme for deserving, 12,851*–4:
endowed charity might be applied to keep deserving from rates, 12,951–2.

BENEFIT SOCIETIES AND SAVING.

Friendly societies should not object to State old age insurance, as they practically do not give old age pay as such, 12,792, 12,821, 12,824; sick pay for old age discussed, 12,967–73:
large deficits of even best societies, and want of strict soundness, 12,821–4, 12,860; but valuations stricter than formerly, 12,953–7; great societies aim at soundness, 12,959–60; evil of competition of bad societies: State should compel new ones to be on sound basis, 12,851, 12,979–81:
juvenile societies: savings in, might pay old age premiums, 12,842–8, 12,974–8; but will not alone meet old age problem, 12,888–95:
unpopularity of deferred annuities, reasons, 12,911–19; people will not provide for old age without pressure, 12,918–9, 13,110–4:
insurance implies a risk; evil of "returnable" annuities, give impression that two benefits can be got at cost of one, 12,828–35:
great cost of collection, *e.g.*, in Prudential, 12,849, 12,900–10.
Post Office:
annuity rates look high, being sound, 12,917; evil of "returnable" tables, 12,830–5:
should be medium for pension scheme, 12,808, 12,850, 12,915, 13,104:
suggested sale of savings stamps for age insurance by postmen, 12,849–50, 12,855–9; without great cost or delay, 12,900–7, 13,104–8; this would not affect friendly societies, 13,109.

STATE PENSIONS.

Compulsory insurance scheme.

Statement of scheme: compulsory payments for age 18 to 21, 12,774–6, 13,057–64; sick pay portion condemned by Select Committee, and old age part only now pressed, 12,778–81, 12,792; still approves of compulsion, 12,782; meetings in its favour, 12,782–5, 13,061–70:

CANON BLACKLEY—*cont.*

compulsory insurance distinguished from taxation, 12,982–93; is purchase of a chance, 12,994–9; is not thrift, as it affects condition not character, 13,000–3:
deposit needed, higher from fall in rates of interest, 12,775, 12,786–9; but could easily be paid with State aid, 12,789–91; now accepts this, 12,812, 12,868–75, 13,064–6:
actuarial calculation easy for old age, 12,777, 12,780; precise age for pension not very material, 12,778–81:
friendly societies should approve, as they give very little old age pay as such, and are injured by giving it as sick pay, 12,792, 12,821.

Lambeth Scheme for deserving aged.

Joint state and local voluntary (church) aid for deserving aged poor, 12,851*–4, 12,944–50; payment to be through post office, to avoid poor-law stigma, 12,852; local aid need not be sectarian and might be through parish council, 12,863–7; not connected with insurance scheme, 13,068–73.

Mr. Booth's scheme: criticisms and objections.

Enormous cost, 12,815–6:
moral and economic evils; worse in effect than poor law on thrift of young, 12,816–9, 13,035–6; is universal out-relief, 12,819, 13,046–52; would stop other efforts, 12,819:
effect on taxpayers, 12,819; examined in detail, with reference to contention that universal scheme appeals to selfish instincts and that thrifty would pay for unthrifty, 13,004–34:
comparison with small private prospects, 13,037–45; with deferred pay pensions, 13,053–5; with free education, 13,056:
would lead to cry for free sick pay, 12,819.

Mr. Chamberlain's scheme.

Approved by self and National Providence League on certain conditions, 12,808:
voluntary scheme not likely to be much used, except by thrifty, 12,809–11, 12,821, 12,896–8; but a step to compulsory, 12,808, 12,813, 12,875, 12,898–9; with good effect on tone of insurers, 12,891–5:
co-operation with friendly societies not essential 12,821; would be impossible without strict soundness which cannot be guaranteed, 12,824–7, 12,861–2:
State aid not an objection, 12,812; might be modified later, 12,868–75, 13,110; differs from free pensions and poor relief, 12,870–4:
benefit to widows &c. a complication; reasons why old age insurance should stand alone without alternative benefit, 12,828–35, 12,876–7:
State guarantee should be immediate, but payment deferred, 12,836–41:
advantage of lump sum payments in early life, *e.g.*, on leaving juvenile societies, 12,842–8:
cost of management: suggestion that postmen should sell savings stamps, 12,849–50; 12,855–9; 12,900–7.

MR. CHARLES BOOTH (10,832–11,025).

Scheme of universal old age pensions, 10,885–916.

GENERAL POOR LAW ADMINISTRATION.

Has not made a special study of poor law, 10,832–3:
approves of careful, and not lax, administration of relief, 10,832–40, 10,991; and restriction of medical relief, 10,959:
good results in rural unions of strictness with personal kindness and charity, *e.g.*, at Bradfield, Brixworth, Faringdon, 10,835–6, 10,841–2, 10,944–6, 10,985; but requires too much personal effort to spread rapidly, 10,866–7, 10,986; effect on neighbouring unions, 10,947–57:
strict refusal of out relief not satisfactory in town unions, 10,837–8, 10,843–5, 10,986–7; careful grant of out relief at present better, as at Paddington, 10,838, 10,854:
strict poor law would be helped by pensions for aged, who need special help, 10,868, 10,900–1, 10,988:
statistics of aged pauperism; no proper statistics before Mr. Burt's return of 1890, 10,847; amounts of pauperism on a given day and over long periods (Mr. Ritchie's return of 1892); large proportion of old age to other pauperism, 10,850–2, 10,907–9;

MR. BOOTH—*cont.*

number of aged paupers much greater for long period, as many only receive relief at intervals of years, shown by Paddington figures, 10,854–7; such, however, are not destitute, 10,977–84:

does not think reduction of pauperism and general social improvement have affected aged, 10,846–9, 10,990, 10,997; thinks two-thirds of unskilled become paupers in, and mainly because of, old age, 10,853, 10,858–62; though many paupers not strictly destitute, 10,982; large excess of aged women, especially among outdoor poor, due to their weaker position, 10,863–5; rate or other help at homes much preferred by them to workhouse, 11,024–5.

ASSISTANCE OF RELATIVES.

Thinks aged poor feel dependence on children more than dependence on out-relief or State aid, 10,865, 10,932–9, 10,977–9; but much prefer support at home with children to indoor relief, 11,024–5; recognises general duty of young to help old, 10,957–8, 10,978; and thinks pensions would encourage such help, 10,900–4, 10,979.

CHARITY.

Co-operation useful in Bradfield and Brixworth, 10,841–2; but such co-operation does not fully meet needs in strict London Unions, 10,843–5; charity not the right final solution for aged poverty, 10,994.

BENEFIT SOCIETIES AND SAVING.

Great recent increase of saving, 10,848, 11,022–3; *e.g.*, among rural labourers, 11,004–7, 11,022–3; but power of saving practically limited by human nature, 10,992–3; and low wages, 11,020–1:

friendly societies opposed to State pensions, but do not meet class they would benefit, 11,002–7; their old age provision indirect, 11,017–9; would not be injured, 11,016: saving would be encouraged by pensions if universal, 10,926–7, 10,998, 11,016.

STATE PENSIONS.

Universal Pension Scheme (Mr. Booth's).

5*s.* a week for all at 65, 10,885, 10,906, 10,914; limitations as to those who have been in workhouse in past 10 years, 10,902, 13; or come in when pensioned, 10,903–5:

economic soundness a *sine quâ non*, 10,913, 10,917–21; only satisfactory final solution of old-age problem, 10,993–9; young providing for old, 10,917–21; would encourage saving, if given universally, 10,926–7, 10,998, 11,015–6; and would not injure friendly societies, 11,016–9; difference of such pension and out relief, 10,913, 10,998; effect on wages, especially of those nearing 65, 10,940–3:

cost of scheme, 18 millions and upwards for England and Wales, 10,887–8, 10,893–4; some reduction in workhouse charges, and help to poor law reform, 10,895–901; the money would be well spent, 11,000–1; mode of raising cost, 10,911–2, 10,922–3, 10,970–1:

administration and mode of distribution, 10,915–6; mode of application, to Superintendent Registrar, 10,885; thinks few would decline to apply, 11,008–14; extent of proof of age to be required, 10,885, 10,905, 10,924–5, 10,965–8:

Scotland and Ireland, should have local schemes, 10,889–92.

WAGES, &c.

Lot of aged specially hard in view of modern pressure, especially in towns, 10,869–72; not from earlier failure of powers, but greater strain of work and preference for younger men, 10,873–84:

reasons why per-centage of aged is greater in town than country, 10,969; especially migration of young to towns, 10,969:

much poverty outside pauperism, 10,982–4; though pauperism exceeds actual destitution, 10,982.

MR. E. W. BRABROOK
MR. W. SUTTON } (11,025–11,362).

MR. BRABROOK, Chief Registrar of Friendly Societies.
MR. SUTTON, Actuary to the Registry of Friendly Societies.

BENEFIT SOCIETIES AND SAVING.

Total numbers in friendly societies, 11,040–1, 11,179–83; compared to total of labouring population, 11,265–7; increasing considerably, 11,045–6:

MR. BRABROOK AND MR. SUTTON—*cont.*

numbers in England and Wales in affiliated Orders, 11,033; in other registered societies, 11,034–7; in collecting and burial societies, 11,038; in unregistered societies, 11,038–9, 11,148; societies for lending money not classed as friendly societies, 11,220–1:

amount of aggregate savings in benefit societies, building societies, savings banks, &c., 11,028–9, 11,042–4; aggregate made up from return of societies themselves, therefore not tested, 11,030; return varies in reliability, 11,031–2:

County societies providing annuities, 11,069, 11,071; amount of subscription required for old age pension, 11,072–6; Dunmow Friendly Society, 11,077–8; Berks Friendly Society, 11,268–70; patronised societies not popular, because not self-governed, 11,271–2:

Female Societies or Lodges, 11,206; not numerous, 11,207, 11,279; increase desirable, 11,208, 11,258:

Juvenile Societies or Lodges: payment made by parents, 11,197–8; age at which children may join, 11,108; often very rich, 11,198–9; increasing, 11,200; established in connexion with schools, 11,201–2; with Post Office, 11,203; value for beginning old age subscription, 11,104–40:

Deposit society, 11,273; plan good in principle, 11,274–5:

Dividing clubs—funds shared equally by old and new members, 11,151–6, 11,214:

failures of inferior societies strengthen better societies, 11,049, 11,259–62; better societies gaining in numbers, 11,046–8; friendly societies in agricultural districts, 11,184–7:

Trades unions: superannuation fund not, as a rule, separate, 11,083; actuarial position, 11,211:

Post Office: unable to compete with friendly societies, because not advertised like them, 11,157–61; and because of low interest, 11,163–7; in connexion with juvenile societies, 11,203; in connexion with State annuity scheme, 11,292–4.

Lapses.

Advantage to those who remain members from lapses varies with soundness of the society, 11,287–8; secessions from friendly societies mostly young men, 11,054–5, 11,236–8.

Old age provision.

Deferred annuities unpopular, 11,176–8, 11,325; working classes will not insure for old age alone, but only in connection with sick benefits, 11,325–7:

insurance practically non-existent, when friendly societies grew up, 11,282–1; societies now taking up work of providing old age pensions, 11,244, 11,286; new tables of Oddfellows for old age benefits, 11,190–3:

members of friendly societies might, if they chose, provide themselves with old age pay, 11,084, 11,087, 11,194–6; conditions should be elastic, 11,084, 11,085; money returnable, though this would be saving rather than insurance, 11,084–6, 11,089, 11,298–307:

infirmity arising from old age not strictly sickness, 11,062–4, 11,282–5; permanent sick pay given often to old who are not ill, 11,168–75; this endangers financial stability of friendly societies, 11,065–7; number of those permanently sick at each given age, 11,091–102; return of Foresters (showing large number of old persons), 11,057–61:

old age pay might begin on a smaller scale before 65 or with incapacity to work, 11,311–21; difficulty of settling "incapacity for work," 11,322; most easily done by friendly societies, 11,324; societies might locally manage old age pay without Post Office, 11,292–7:

separate old age pay might be made compulsory under a new Friendly Society Act, 11,357–62; subscriptions should be begun in juvenile society, 11,104–7, 11,110–32, 11,135–40, 11,276–7; need not be continuous, 11,123–4; should be non-returnable, 11,128; tables for men and women different, 11,133–4; should be paid weekly, 11,144; more easily managed by affiliated orders, 11,124, 11,289–97; if made compulsory, should be administered by district, not by lodge, 11,141–3; can only be made general by stopping sick benefits at 65, 11,145–6, 11,328, 11,357–62; but this should not be compelled by law, 11,255–7.

MR. BRABROOK AND MR. SUTTON—*cont.*

State and Friendly Societies.

State might guarantee interest on friendly society funds, 11,088, 11,222–6; but would lose by fall of rate of interest, 11,089; could only thus or by other subsidy encourage old age insurance in societies, 11,329–45; subsidy would harm societies, 11,240–1; as to leading to more control, 11,346–50:
actuarial position of friendly societies, 11,212; legislation enforcing payment of benefits promised, impracticable, 11,251–4; friendly societies improving their position on their own initiative, 11,242–3; increased power of Government interference undesirable, 11,162, 11,263–4; unwillingness to submit to valuation, 11,149–50:
Lord Iddesleigh's Registration Act of 1875, 11,147; unregistered societies vary greatly in character, 11,217–9; registration should not be compulsory, 11,213, 11,249–50; local registries would be too expensive, 11,200–10; societies choose their own valuers, 11,215–16.

Poor Law and Friendly Societies.

Friendly societies have helped to reduce pauperism, 11,239:
few members of friendly societies come on the rates, 11,051–3; return of Local Government Board showing number of paupers who have been members of friendly societies misleading, 11,050–1, 11,056; testimony of Poor Law chaplains as to unthrifty character of majority of workhouse inmates, 11,051, 11,227–35; lax administration of poor law damages friendly societies, 11,204–6, 11,268–9.

STATE PENSIONS.

Friendly societies opposed to State pensions, 11,188–9:
Parliamentary Committee's scheme:—
Money partially returnable on death before 65, 11,308–310; scheme would deal with individual members of friendly societies, not societies as a whole, 11,352–6.

MR. JAMES BURTON (16,020–16,413).

Is a colliery check weigher, 16,020–3: a guardian of Ashby Union, 16,024–6, 16,288–93; secretary of local friendly society, 16,124–8, 16,156–61.

GENERAL POOR LAW ADMINISTRATION.

Ashby Union: population, 16,027–31; large area, 16,174–8; number of paupers, 16,032–5, 16,140–1; mode of applications for relief, 16,294–6; administration good on the whole, 16,192–3, 16,223–5:
right of appeal from guardians desirable, 16,382–8: ex-officio guardians, 16,089–92, 16,141–5, 16,310–2.

INDOOR RELIEF.

Ashby Workhouse, excellent, 16,036, 16,052–4; food, 16,037–9; clothing, 16,040–5; discipline, 16,046; leave of absence, 16,047–51, 16,154–5, 16,179–88, 16,401–13; employment, 16,059–67, 16,409–12; kindness of officials, 16,068–70:
infirmary, 16,055–6; number of old in, 16,391–7; nursing, 16,057–8:
workhouse test considered cruel by working classes, 16,106–8, 16,115, 16,151; many decline to take indoor relief, 16,187–91; hardship of loss of liberty, 16,401–13:
inmate leaving workhouse from dislike of life there, 16,071–85:
workhouse necessary for old and friendless, 16,111–3; for disreputable, 16,114; offered to enforce aid of relatives, 16,093–6.

OUT-DOOR RELIEF.

Ashby Union, majority of old relieved outdoors, 16,109–10, 16,184–6; administration satisfactory, 16,086, 16,103; but out-relief should be given to some now in workhouse, 16,398–400; hardship caused by refusal, 16,313–21:
amount 2*s.* 6*d.*, 16,087; insufficient, 16,097–9, 16,103–5, 16,332, 16,344–7; out-door paupers allowed to work for wages, 16,333–43:
pay stations, 16,372–5; application and report book well kept, 16,367–71.

MR. BURTON—*cont.*

ASSISTANCE OF RELATIVES.

Hardness of enforcing, 16,087, 16,194–222, 16,276–81, 16,305–9, 16,322–31, 16,376–8; objected to by working classes, 16,151–3; amounts recovered, 16,100–1:
decision practically in hands of guardians, 16,088–91, 16,093–6; appeal to County Court judge better than to magistrates, 16,142–53; magistrates who are ex-officio guardians, 16,092, 16,142–50, 16,310–2, 16,389–90:
children who are able might be made to help without parents becoming paupers, 16,379–81.

BENEFIT SOCIETIES AND SAVING.

Local Friendly Societies, 16,124–7, 16,164–5; preference for independence of local society, 16,129–30; insolvent, 16,156–61, 16,165, 16,361–2; provident co-operative store, 16,363–6:
affiliated societies, 16,162–3, 16,166–73; Foresters, 16,136:
break up of clubs, 16,128, 16,131–5:
friendly societies cannot provide for old age, 16,137–8; recipients of sick pay not allowed to work, 16,337–43:
Post Office, 16,121–2, 16,352–5; unpopularity of deferred annuities, 16,120–3, 16,356.

STATE PENSIONS.

Working class opinion in their favour, 16,226–9; right to support in old age, 16,348–9, 16,358; would encourage thrift, 16,235–6; should not be pauperising, 16,282–3:
Mr. Booth's scheme satisfactory, 16,227–9, 16,349–51; for women also, 16,285; should be provided by taxation, 16,232, 16,234; incidence of charge, 16,359–60:
Mr. Chamberlain's scheme, 16,116–8; thrifty only would be benefited, 16,119, 16,233; miners cannot make more payments, 16,230–1, 16,284, 16,286–7.

WAGES, &C.

Wages of miners in district, 16,237–44; deductions, subscriptions, &c., 16,245–75; rent, 16,297–304; prices, 16,357.

THE REV. CANON BURY (4143–4570).

Chairman of guardians of Brixworth Union for 18 years, 4143–5; union purely rural, 4146, 4259.

GENERAL POOR LAW ADMINISTRATION.

Brixworth: principles, destitution test and not desert; pauper should be worse off than non-pauper; relatives should aid, 4156–72; pauperism very low, owing to strict administration; only 3 per cent. of aged over 60 are paupers, as against 50 per cent. average; reduction might be general, 4162–4, 4252–8, 4320–2:
law satisfactory, but administration uncertain and not uniform, 4267–8:
Local Government Board might make stricter orders, as to those not really infirm, 4269–71, 4475–89:
aged not clearly defined by Board, taken often as 60, 4217–8, 4480–8:
settlement should be abolished, 4271–2, 4489–90:
"poor rate," a misleading term; should be local rate, 4277–9; compound householders, 4317; rates not an insurance fund, 4318–9.

INDOOR RELIEF.

Brixworth: diminished with out-door, 4173; numbers, 4200; cost, 4204–9; character of aged inmates (above 60), 4217–8; men mostly in through drink, 4201–2; able-bodied inmates, 4211–5:
diet, 4298–303; would like tea for all aged, 4298–9; employment for men, 4210–5; for women, 4216; married couples, 4219–20; sick wards and senile dements, 4222–3; comfort average, no complaints, 4295–8:
workhouse should not be attractive or too repellent, 4280:
classification: only by physical state at Brixworth, 4221; would like it by workhouses in large areas, 4277.

OUT-DOOR RELIEF.

Brixworth: formerly freely given with bad results and great cost, 4146–56; inquiry and change in 1872, 4158, 4410–4; for last 20 years very restricted, now practically *nil*, 4157–63; scale where given increased, 4164–72; details of saving and reduction

CANON BURY—*cont.*

of pauperism, 4162–4; medical aid refused, hence medical clubs, 4224, 4403–6; much improved condition of people, 4224–5; especially women, 4426–32, 4561–2; largely due to strict poor law rules, 4286–8; no hardship, 4174; though bad homes properly broken up, 4420–3; cases alleged all examined; examples, 4175–82, 4414; charity is found for all hard cases, 4192, 4226; system does not drive poor to workhouse, 4173:

general abolition desirable, 4271, 4383–8; is not charity, 4416–7; Brixworth system might be general in rural unions, 4334–5, 4415, 4495–500; with very little charitable aid, 4495–500; but sudden discontinuance in lax unions might cause hardship, 4230, 4336; central inspection desirable, 4272–5, 4472–4; should not be a parish charge; as this would lead to interested pressure, 4316–8.

Relieving Officer.

Knows cases very well, 4305–6; one now quite enough for proper inquiry, 4555–60:

payment of paupers should be at homes, not pay stations, 4275–7.

ASSISTANCE OF RELATIVES.

Relatives not unfairly burdened under strict system, 4183–4; nearly always help on threat of workhouse, 4188–9; conditions of demand, never from men with young children, 4190; no hard cases, 4191.

CHARITY.

Small private fund (25*l.* a year) meets hard cases, 4192, 4495–500; quite adequately, 4226–9; local pensions given with most careful inquiry, 4292–4, 4311; charity helped by strict poor law, 4328–9; poor help one another, 4448:

general charity should be private, without municipal aid, 4330–2; should not co-operate formally with poor law, 4563–4:

endowed charities: extent and administration of, 4193–6, 4388–400; mostly mischievous and wasted in doles, but sometimes used for pensions, 4196–9. 4323–7; elected trustees desirable, 4394–8.

BENEFIT SOCIETIES AND SAVING.

Rate supplementation refused with good results to sound, and injury to rotten clubs, 4224–47, 4407–9, 4460–5, 4501–6; State aid would be bad, 4353–63; saving possible for all but worthless, 4238–41, 4544; large families no bar, 4424–5, 4545; savings mostly after marriage, 4544–54:

deferred annuities can be got if wanted, 4534–6; but properly unpopular, 4248–51, 4511–23; especially Post Office, which looks complicated, and does not come to doors like Prudential, 4511–23, 4531–2, 4565–8; publicity also feared, 4569–70; though safe and without real difficulty, 4537–43:

sound sick clubs and co-operative societies joined by nearly all, 4241–6, 4307–8; helped by strict poor law, 4224, 4333, 4349–50, 4374, 4491; rotten and dividing clubs have largely gone, 4247, 4351–5, 4407, 4460–5, 4501–6:

insurance by women, 4357–62; United Sisters Society, 4492–4:

medical clubs now universal, 4224, 4403–6, 4458–9, 4491:

co-operative societies, very popular, 4242–5, 4333, 4350, 4367–75; and strict poor law, mutually help, 4371–5; details of, 4433–4:

trade unions and agricultural union, no members in Brixworth Union, 4381, 4507–10.

STATE OR RATE PENSIONS.

Would be aggravated out-relief, 4263–6; is opposed to, 4281–3; State aid of savings in any form injurious to thrift, 4289–91, 4376–80, 4524–30; inquiry could not be adequate, 4293–4; would be regarded as a "right," differing from charity, 4311–4.

WAGES, &c.

Wages of fair labourers, 12*s.* to 14*s.*; with extras, 17*s.*, 4185–6, 4231–7, 4364–6, 4466–71; fairly continuous, 4259–62, 4339–42; wages of boys, 4550–2; men can earn well up to 65 and later, 4450–7:

condition of people very greatly improved, 4224–5, 4285–8; especially women, 4426–32; population not migratory, 4284–5, 4305–6:

rent and allotments, 4232, 4235, 4304, 4343–8:

age of marriage, 4547–9.

(*See also statement by Canon Bury in reply to Mr. Ward, printed as Appendix* IX., *p.* 988.)

MR. JAMES CALLEAR (14,867–14,963).

Is a shingler, living at Tipton, 14,867–8, in Dudley Union, 14,879; is a member of Iron and Steel Wages Board, 14,869; of Association of Iron and Steel Workers, 14,873–5; age and career, 14,907–10; not in Friendly Society, 14,872, 14,956.

GENERAL POOR LAW ADMINISTRATION.

Pauperism largely due to want of full work, 14,870–1, 14,905, 14,910–11; hard lot of many in age, 14,910–11:

feeling against strict poor law, 14,910–20:

Dudley Union, 14,879; guardians, 14,957–8; numbers and mode of relief, 14,930–41:

hardship of local rating; wealthy go and live outside a poor union, 14,905–6.

INDOOR RELIEF.

Antipathy to workhouse; reasons, 14,876–84; example (not in Dudley Union), 14,880–2, 14,942–3; discipline and want of liberty disliked, 14,881–2; food not always good in workhouses, 14,882; no complaint of Dudley, 14,943; extent to which poor have to go to workhouse, 14,876, 14,885, 14,930–41, 14,959.

OUTDOOR RELIEF.

Extent to which it is given in Dudley Union, 14,930–41; amounts not enough, example, 14,885; should be 4*s.* or 5*s.*, 14,886–7.

CHARITY.

Charity has to supplement inadequate out-relief, 14,885.

BENEFIT SOCIETIES AND SAVING.

Some artisans in sick clubs, 14,872; his own society not a sick club, 14,873–5; has put savings in house property, 14,907–10:

pension provision compared with other investments, 14,927–9, 14,947–8:

hard for working men to provide wholly for age, 14,910–11.

STATE PENSIONS.

Mr. Chamberlain's scheme:—

Very desirable, 14,888–95, 14,921–6; popular in district; young could and would pay premiums, 14,889–91, 14,895, 14,946–50; would be pressed by parents before marriage, 14,892; age for pension might vary, 14,945:

would check feeling against present poor law, 14,913–23; better than local rate, 14,905:

value and justice of State aid, 14,903–5; but contributions should be required, 14,951–5; State-aided pensions compared with agitation for higher wages, 14,960–3; compared with house investments, 14,927–9, 14,947–8; army and navy and civil service pensions, 14,903–5.

WAGES, &c.

Work not regular in district, 14,870–1; many cannot provide, and lose heart in age, 14,911:

puddlers seldom continue after 55, 14,898–901; can then do lighter work, 14,901–2; private employers help to this more than companies, 14,944.

MR. J. J. CARDIN
MR. C. D. LANG } (13,377–622).

MR. CARDIN, Receiver and Accountant-General of the Post Office, 13,377–9.

MR. LANG, Controller of the Post Office Savings Bank.

POST OFFICE ANNUITIES AND SAVINGS.

Government Annuities Act, 1882, scope and objects, 13,380–4; alterations effected, 13,388, 13,400, 13,459–68; medical certificate not required for insurance under 25*l.* or annuity, 13,459–60; increase of business less than expected, 13,389–93; premiums high, to be revised, 13,394–6, 13,432, 13,559–60:

annuities, immediate, 13,385–7; deferred, 13,385–8; not much used, returnable more liked, 13,438–43; seldom taken by working classes, 13,479–85, 13,506–9; joint annuities, little taken up, 13,486–7; limit of amounts to 100*l.*, 13,384–6, 13,502; fixed by Parliament, 13,549–52:

MR. CARDIN AND MR. LANG—*cont.*

deferred annuities unpopular, 13,438–43, 13,479–85, 13,506–2; not merely in Post Office, 13,572–9:
insurances, 13,384; endowment insurances, 13,400; mainly by annual payments for lump sum at 60, 13,400; preferred to annuities, advantages, 13,537–8, 13,585–92; successful canvass of wage-earning Post Office servants, 13,401–16, 13,484, 13,535, 13,587–90, 13,599–606, entitled to pension, 13,604–5; results on business, 13,412:
particulars of tables, &c., 13,512–7; more tables useful, 13,435–7:
lapses, 13,503–11; grace for payments, 13,463–7; modified policies and death payments, 13,468; proofs of age, 13,561–4:
efforts made to publish clearly and simply: difficulties, 13,516–34; forms now very simple, 13,459; exhibition of notices, 13,518–27; circulars to employers, 13,528–31; possible use of railway and police stations, 13,522, 13,542–5; of factories, 13,546:
more publicity of advantages desirable, 13,399; value of agency of school managers and teachers for annuity work, 13,417, 13,422–4, 13,539; as now for savings bank business, 13,418–21; for adults as well as children, 13,425–8, 13,540–1; registrars might be agents, 13,429–30; employers can now collect premiums, 13,449–52; but men might resent this, 13,593; friendly societies also, 13,453–5; but fear State control, 13,454–8:
payments through savings bank accounts, lump payments thus possible, 13,461–3, 13,594–8; stamp slips, 13,421, 13569; objections to postmen receiving payments, 13,566–71:
no real fear of disclosure locally, 13,398, 13,607; letters as to account can be kept at office, 13,608–9, 13,621–2; arrangements at counters, 13,610–5; difficulty at local sub-offices, 13,398, 13,616–20:
large savings deposits by women, especially servants, &c., but little insurance, 13,479–85:
Post Office business controlled by Treasury, 13,582–4; investment through National Debt Office, 13,580–3.

BENEFIT SOCIETIES GENERALLY.

Deferred annuities generally unpopular; endowment insurances better, 13,537–8, 13,585–92; foremen touting for industrial societies and unfairly pressing workmen, 13,468–77; evil of consequent lapses, 13,477, 13,510–1.

STATE AID.

Suggestion that it might be given in form of Post Office annuities at reduced rates, 13,444–8, 13,488–501; or with higher interest, 13,432–4; to those with incomes below 125*l.* or 150*l.* a year, 13,447–8, 13,553–8.

THE RIGHT HON. J. CHAMBERLAIN, M.P. (12,170–12,353, 12,566–12,767).

GENERAL POOR LAW ADMINISTRATION.

Present inquiry limited to aged, 12,330–4:
large aged pauperism, particulars; 1 in 2 or 2½ of aged have rate aid in a year, 12,170–2; rapid increase after 65, of which only ⅛th begins before 60, 12,177–81, 12,666; partly due to medical relief, &c., 12,306–10:
aged pauperism due mainly to misfortune, rather than drink or continuous improvidence, 12,170, 12,173–82, 12,252–5, 12,259, 12,667–73; often to sickness, 12,259; mainly of women, wives, servants, &c., who cannot save, 12,181; cannot be properly met by poor law, 12,686–95:
return of employments of Birmingham paupers, 12,181, 12,186–9, 12,252, 12,293, 12,670:
poor feel stigma of poor law relief, 12,595:
strict administration would be helped by State aid of aged, 12,170, 12,190, 12,696–9; without it if further pressed is likely where left to paid officials to lead to harshness and dangerous agitation for widespread out-relief, 12,190, 12,285–8, 12,589–93, 12,681–6:
strict poor law needs strong personal influence and devotion, 12,190, 12,287–8, 12,688–94:
thinks hardly any pensioners would come on rates, 12,218–9, 12,272–3; unless sick, 12,291–2:
incidence of rates, compound householders, 12,317–20.

INDOOR RELIEF.

Not now, in general, too harshly forced on old, 12,289–90, 12,589, 12,761:

RIGHT HON. J. CHAMBERLAIN, M.P.—*cont.*

pension scheme would reduce indoor relief, 12,291–2, though it might be given to pensioners, 12,301–3:
best infirmaries attract poor 12,292, many aged who are sick, &c., are best off in workhouse, 12,766–7.

OUT-DOOR RELIEF.

Given generally, especially in country, 12,761–7, but amount usually under 5*s.* a week, 12,338–9, 12,762–5.

CHARITY.

Would not be checked by State aid, those who now give would still give, 12,327–9.

BENEFIT SOCIETIES AND SAVING.

Valuable work done by friendly societies, 12,741–4; work from upper strata downwards, 12,648–50:
extent of solvency of large societies, 12,574–80; cost of administration 12,568–70; large secessions of new members, illustrated from Manchester Unity tables, 12,201, 12,335–6:
no government control of general funds proposed by scheme; 12,230–2, value of separate old age fund not by way of sick pay, 12,231–2; this facilitated by case III. of scheme, 12,231–2; does not think societies are able unaided to meet old age problem, 12,712–6, 12,740–8; compulsory separate old age fund would be State control, 12,660–5, 12,744:
Post Office Savings Bank interest, 12,247–9; aid to Post Office annuitants not so good as scheme, 12,268–70:
value of early visible stimulus to saving illustrated, 12,205, 12,265; old age a distant contingency, hence value of stimulus to provide for it, 12,263–5, 12,731–6:
harvest and hay money of rural labourers might be partly used for saving, 12,224, 12,603–4.

STATE PENSIONS.

Scheme of Parliamentary Committee, as submitted by Mr. Chamberlain.

Origin and history, 12,199, 12,304–14:
is meant to be partial elastic and tentative, could be extended like education, 12,199–200, 12,277–8, 12,635–7, 12,647:
favourably but not yet widely considered by working classes, 12,282–4, 12,344–5:
grounds for state help for aged; (1) large number of deserving who come to want in old age; and (2) interests of strict poor law, 12,170, 12,191, 12,304–10, 12,321–6.

Permanent provisions; 3 cases.

Case I.

Old age insurance, non-returnable, 5*s.* a week at 65, 12,201:
deposit of 2*l.* 10*s.* at 25, 12,201:
State aid of 10*l.* accruing at once, 12,201–4:
insurer to pay 10*s.* a year afterwards, 12,205:
more than 5*s.* may be insured, but State aid limited to 10*l.*, 12,205–6:

Case II.

with benefits in case of death before 65, 12,206–14:
deposit of 5*l.*, State aid 15*l.*, annual payment 1*l.*, 12,206; mode of payment might be varied, 12,211:
particulars of additional benefits to widow and children, &c., 12,206; might be varied, 12,211; average cost would be covered by the 15*l.*, 12,700–10; unlikely to increase families, 12,586–8.

Cases I. and II.

Pensions best payable weekly, 12,217; 5*s.* a week with private help would meet almost all cases, 12,218–19; entrance might be earlier than 25, time and amount of pension varied according to table to be prepared, 12,220–3. 12,242, 12,731–6:
administration through Post Office, 12,214–6; account would be simple, 12,216:
special rates and benefits for women, 12,211:
value of lump deposit to prevent secessions, 12,201, 12,335–6, 12,730; almost all could pay with help of employers, &c., 12,224:
arrears and lapses, provisions as to, must be deterrent, 12,211–4, 12,737–40; insurer must see after his own payments, 12,270–1:
value of early deposit and stimulus, illustration, 12,205, 12,242, 12,265:
mode of giving State stimulus, with reasons, 12,202, 12,610–3, 12,622:
actuarial calculations, 12,208–11, 12,581–2, 12,700–11.

RIGHT HON. J. CHAMBERLAIN, M.P.—*cont.*

Case III.

Co-operating with friendly societies, 12,225–32; and trade unions, 12,337:
payment of 30*s.* by men, or 25*s.* by women at 24, to secure doubling of society old age pension of 2*s.* 6*d.* or 1*s.* 6*d.* at 65, 12,225:
great value of such co-operation, 12,225; opinion of friendly societies on it; some objections but signs of favour, 12,226–7; favourable opinion of leading official, 12,231–2; thinks objection is not to State aid, but State control, which is not intended, 12,228–9, 12,650–9, 12,745–8:
no State guarantee of societies proposed, except as to separate old age fund, 12,230; this to advantage of solvent societies, 12,231, 12,574–80:
trade unions to come under scheme must have separate old age fund not liable for strikes, 12,346–53; this would benefit them, 12,571–3.

Possible Case IV.

Temporary provisions for present aged desirable though costly, 12,232–3, 12,583–6, 12,638–42, 12,749–55.

Cost and finance of scheme:

Estimates of cost, 12,234–9; might be roughly 300,000*l.*, if $\frac{1}{10}$th of working classes joined, 12,239: 5,000,000*l.* extreme possible cost on present lines, 12,234, 12,606–13; but, of course, Parliament might widen the scheme, 12,276–8; does not contemplate more than 2,000,000*l.* at first, to be taken when there is a surplus without a new tax, 12,754–60:
State fund to be rate-aided, 12,200–1: interest calculated at $2\frac{1}{2}$ per cent., with additional $\frac{1}{4}$ for administration, 12,202, 12,209–11, 12,566–70; higher interest might be paid, 12,239–42; advantage of localising, 12,239, 12,605:
saving of poor law expenditure for aged and widows, &c.; ultimately might be 3,000,000*l.*, 12,234–9, 12,717–29; would be slight for next 30 years, till insurers become aged, 12,614–28.

General remarks.

Education compared, 12,200, 12,278, 12,323, 12,635–7, 12,655–6:
would not check charity, 12,327–9; and would encourage thrift, 12,199, 12,257, 12,340–1; thriftless and wealthy alone would pay more than they get, 12,257–8; would raise character and hope, 12,624, 12,673–80:
differs from poor law relief in being partly earned and without stigma, test of poverty or penal conditions, 12,594–602, 12,644–6, 12,681, 12,762:
pensioners would be free to work, this would not lower wages, 12,266–7: pension not to be alienable or liable for debt, 12,274–5; poor law relief would be no disqualification, 12,297–9; and might be given in emergencies after 60 to aid premiums, 12,300:
replies to objections raised to scheme, limited inducement, 12,243–7; difficulty of identification, 12,251, 12,605; cost of administration, 12,215–7, 12,234–42, 12,250, 12,566–70; uncertainty of reaching most needy classes, 12,252–6, 12,630–3; unfair taxation for others, 12,257–8; distance of time at which it will take effect, 12,614–42.

Other schemes.

German scheme unsuitable, compulsory, but not universal; costly; not popular, and would not meet friendly societies, 12,192–6; temporary provisions, 12,641:
Mr. Booth's scheme: logical and adequate, but impracticable at present, because of enormous cost, 12,197–8, 12,647.

Wages, &c.

Old age poverty often due to pure misfortune, loss of employment, &c., illustration, 12,173, 12,182–5; less improvement in lot of aged than others, 12,315–6, 12,342–3; expectation of life of poor much higher than supposed, 12,211;
two-thirds of population estimated as belonging to working classes, 12,170, 12,279–81; needy aged are a fair average of working class, 12,252; who are not in the main idle or drunken, 12,174; aversion of Birmingham skilled workers to change trade, 12,293–6; drink as well as food right in moderation, 12,175–6; penurious thrift not to be expected, 12,182, 12,260–2:

RIGHT HON. J. CHAMBERLAIN, M.P.—*cont.*

women are largely wives, servants, &c., who cannot save, 12,181, 12,185–9; domestic servants, 12,185–9:
lowest casual class seldom live to 65, 12,252; can only be raised indirectly by raising those above, 12,255–6, 12,648; parallel of education, 12,256.

MISS MARY CLIFFORD (6137–6445).

Has lived in Bristol, 6137–9; is guardian of Barton Regis Union, 6142–3; has worked amongst the poor, 6441.

General Poor Law Administration.

Unions in Bristol, 6140–1; population, 6144–7; numbers of paupers, 6148–66, 6230–3; sums available for help of poor, 6399–6403:
guardians fairly permanent, 6249:
hardships results of harsh administration, not of law, 6397:
law of settlement: causes hardships, 6313–14, 6398; rarely put in action, 6363–8.

Indoor Relief.

Numbers, 6231; old in workhouse either helpless or homeless, 6235–6; have used up their savings, 6251–5, 6425–7; majority due to ill-health, 6276:
numbers of those belonging to clubs that have broken, 6284–5:
dread of, 6206, 6375–84; due to ignorance of treatment there, 6237–8, 6390:
army pensioners do not dislike workhouse, 6286–7; pensions attached 6288; no sailors of Royal Navy in workhouse, 6289.

Conditions of Workhouse Life.

Diet, 6278, 6348–53; tobacco, 6282–3; tea, 6283*; lights at night, 6297, 9338–47; beds, 6297, 6354–9; stone floors, 6395–6:
improved treatment, 6292–6301; harshness rare, 6310; nursing insufficient, 6301–6; old couples, 6307–9; quarrelsomeness of inmates, 6311–12; prohibited articles, 6320; hardship of giving up small personal possessions, 6314–19, 6333–37.

Classification.

Difficulties from want of space, 6277; paralysed wards, 6280–1:
different rooms for quiet and respectable inmates, 6279.

Out-door Relief.

Numbers, 6230: amount, 6264; inadequate, 6206, 6265–8, 6404–10, 6433–4: given to all applicants who are destitute and have decent character, 6234–50; old couples generally given out-relief, 6309: good byelaws, but continually disregarded, 6239–48; granted to improper persons, 6241–4:
inquiry insufficient, 6270–72, 6435–6; false statement of circumstances, 6391–3; not given to able-bodied between 16 and 60, 6327–32:
administered through committees except important cases, 6385–6; relief room, 6273–5, 6360–2.

Relieving Officers.

Numbers, 6269; inquiries insufficient, 6270–2, 6435–36; application and report book well kept, 6388–99.

Assistance of Relatives.

Enforced, 6256–7; only from those who can fairly contribute, 6258–62; amount, 6423–4.

Charity.

Endowed charities in Bristol:
concentrated in the city of Bristol, 6167; readjustment over wider area desirable, 6430–2; residential qualification, in most cases, 6321–5; administered by Bristol Charity trustees, 6158, 6411–18; no co-operation with poor law authorities, 6198–6200, 6229; administered on no fixed principle, 6201, 6207–9*, 6219, 6419–20; need of comprehensive pension scheme including all charities, 6210–13, 6217; inequality of the funds in different parishes, 6214–16; commission of Bishop of Gloucester and Bristol, 6217–18, 6220, 6369, 6373–4; endowed charities of Nonconformist bodies, 6224–6:
annuities (amounting to 5,000*l.*), 6169, 6176, 6179–80; almshouses (406 places), 6169, 6172–5, 6176; applications for annuities, 6189–90; old have preference in grant, 6196:

MISS CLIFFORD—*cont.*

doles: Colston, Grateful, and Dolphin Societies, 6170–1, 6181–3, 6185, 6195, 6214–5, 6372, 6401–4; doles given as bonuses on saving, 6221–3:
paupers not eligible for annuities or almshouses, 6177–8, 6184, 6205, 6421–2; formerly attracted into Bristol by charities, 6326; large number of paupers in Bristol Union due to poor law administration, not charities, 6227–9.
effect of charities on character, 6197.

BENEFIT SOCIETIES.

Half pension reckoned in granting out-door relief, 6263; members of broken clubs in workhouse, 6284–5, 6394.

STATE PENSIONS.

Mr. Booth's scheme, 6437–40.

WAGES, &c.

Have increased, 6442–5.

MR. JOSEPH COX (3593–3839).

Guardian of Shoreditch parish for 10 years, 3593–4.

GENERAL POOR LAW ADMINISTRATION.

Numbers, 3721, 3746–7; stationary, 3685:
causes of pauperism: old age, 3605–6, 3686; high rents, 3627; idleness, 3686, 3688–9; drunkenness, 3713, 3805:
consideration of cases by guardians insufficient, 3748–9, 3751; renewals, 3752:
Jews look after their own poor, 3822–31:
poor rate high, 3684, 3798–801, 3832–5; rateable value, 3722; Metropolitan Common Poor Fund, should include all poor law charges, 3795–7.

INDOOR RELIEF.

Numbers, 3633–6, 3719:
workhouse offered to the friendless and to those with insanitary homes, 3614; majority of inmates old people, 3638–9; admitted when out-door relief is no longer sufficient owing to growing infirmities, &c., 3640–1, 3644–5, 3679:
workhouse building 25 years old, 3646; infirmary, 3635–7; attractiveness of workhouse and infirmary, danger of making it too great, 3817–8:
married couples, 3658–9:
conditions of workhouse life:
Leave of absence, 3654–6, 3690–2; stopped as punishment for drunkenness, 3655–6; allowance of 6*d.* a week if given money, 3657, 3784–5; dress, 3693–4, 3781; diet, 3777–80; extra diet, 3807–16; warmth, 3782; occupation, 3653; employment, 3707–12; skilled workmen more than earning their keep, 3710, 3802–6, 3812–3:
discipline might be severer for pauper of loafer class, 3673; "ins and outs," 3687:
classification impossible owing to want of room, 3647, 3651–2, 3783; men and boys mixed, 3650, 3766–76; but old women apart, 3648–50:
almshouses should be provided, 3670; should be paid for by metropolitan rate, 3671, 3795, 3797, 3836–9; deserving poor should be selected by guardians as inmates, 3672–96; should be built in country, 3675; cost of maintenance compared with the workhouse, 2695–7, 3743–5; friends would help, 3705; difficulty of selecting the deserving, 3738–42; difficulty of finding employment for inmates, 3707; possibility of rest, 3714; would make proper classification possible, 3715.

OUT-DOOR RELIEF.

Numbers, 3596–8, 3720; reduction in last few years, 3660–1; old women form the majority, 3610:
amounts, average under 2*s.* a week, 3599, 3642–3; also in kind, 3666, 3699; more money to aged, 3612–3; given after inquiry in aid of other means, 3612, 3622, 3663; not to pay rent, 3667–8; inadequacy sometimes causes hardship, 3664; cases reconsidered, 3665.

Relieving Officers.

Number, 3600; inquiry sufficient, 3604; number of cases to each relieving officer, 3750; renewal of out-door relief cases, 3752; pay-clerk, 3601–3.

CHARITY.

Charity Organisation Society deals with deserving cases, 3706, 3735; co-operation with the poor law authorities desirable, 3753:

MR. COX—*cont.*

Endowed charities in Shoreditch, 3615–6, 3755–6; administered by charity trustees, 3617; under Local Act, 3618; given away in doles, 3619–20; doles taken into account in determining amount of relief, 3621–2; should be administered by district council, 3624; and used to save poor from becoming paupers, 3623; pensions should be provided out of local charities, 3670, 3716:
almshouses, 3625–6, 3675–6, 3786–7; Shoreditch new almshouses, occupied by superior class of person to usual applicant for relief, 3702–3, 3787; admission, method of, 3757–60; must not have received poor law relief for two years, 3788–91; conditions happier than in workhouse, 3704; friends would pay towards support, 3705; out-relief never given to inmates of almshouses, 3792–4.

BENEFIT SOCIETIES.

Few members of, come on the rates, 3683–8.

STATE PENSIONS.

Pensions of 5*s.* would keep the poor off the rates, 3677–80:
reward for thrift, 3681.

WAGES, &c.

Cabinet and boot manufacturers, 3607; higher than formerly, 3608; flowers and fancy work, 3611; sufficient to allow saving, 3726–7, 3761:
uncertainty of employment, 3608–9, 3611, 3727–30, 3762–3; migration of labour, 3764–5; labourers refused work because of their age, 3819–21:
rent, 3627–30, 3744; population and area, 3630–2; rates high, 3684; well-to-do settle in other districts, 3725.

MR. F. CROMPTON (17,535, 17,887).

Is a working engineer, 17,535–6; living at Birkenhead, 17,539–40; is local secretary for Amalgamated Society of Engineers, 17,537; nature of evidence offered, 17,538, 17,541–3.

GENERAL POOR LAW ADMINISTRATION.

Proportion of indoor to out-door poor in union, 17,595–7:
destitution should not be test for relief, 17,794–6; relief should not disfranchise, 17,616, 17,662; many do not now apply who need it, 17,640–5, 17,657–63, 17,720–2; old age should be deemed to begin at 55, 17,619–23:
law as to lunatic and other paupers with club pay, 17,706–11.

INDOOR RELIEF.

Workhouse dreaded by respectable, 17,592–4; dissolute only should be sent there, 17,564, 17,615; infirmary differently regarded, 17,818–20; indoor poor should not be disfranchised, 17,610:
classification, 17,611; married couples, 17,600–10, 17,712–4, 17,821–3.

OUT-DOOR RELIEF.

Should be largely extended for the deserving and elderly, 17,592, 17,614; should not disfranchise recipient, 17,599; should be adequate, 17,617; and not be paid through relieving officers, 17,618, 17,837; who are sometimes rough, 17,762–6, 17,838–43:
refusal causing hardship, 17,597–9 17,700–11, 17,767, 17,773–5.

ASSISTANCE OF RELATIVES.

Duty of children to support parents, 17,565–77, 17,783–93; now often shirked, 17,564; enforced by magistrate's order, 17,579–91; but men with family of their own cannot help, 17,566, 17,578, 17,760–1.

BENEFIT SOCIETIES AND SAVING.

Power of saving, 17,689–92; working class feeling as to saving, 17,524–9:
benefit and trade societies have lessened pauperism, 17,693–7, 17,699:
trade unions: members rarely seek aid from rates, 17,638–9, 17,699; many would if it did not pauperise, 17,640–6; helped by voluntary effort, 17,647–50.

MR. CROMPTON—*cont.*

superannuation funds: Amalgamated Carpenters and Joiners, 17,564; Amalgamated Engineers, 17,564, 17,806–12; amounts and conditions of allowances, 17,564, 17,806–12; should be supplemented from rates, 17,640–6, 17,664–77; out-of-work allowances, 17,698; mode of application, 17,743–5; allowance discontinued during temporary work, 17,876–7; benevolent fund, 17,651–2:

trades union rule as to minimum rate of wages, 17,678–88, 17,844–66, 17,870–5, 17,878–87; penalties for violation of rule, 17,867–9; effect in throwing those getting old on superannuation fund, 17,851–66, 17,878–87.

STATE PENSIONS.

Need of pensions, 17,544; to begin at 55, 17,544; to be given to respectable, *i.e.*, thrifty, 17,545, 17,547, 17,734–41, 17,768; if in need of them, 17,723–9:

need of searching inquiry by inspectors, 17,544, 17,548–53, 17,797–805, 17,830–43; danger of favouritism, 17,624–6; rigid test would lead to hard cases, 17,627–31, 17,742; might be worked in same way as trades union inquiries, 17,746–9:

amount 10*s.*, 17,545–6, 17,654–5; same for women, 17,816–7; for married or single, 17,813–5; without contributions, 17,544; cost probably 30 millions, 17,613, 17,632–7; to be raised by tax on waste land and monopolies, 17,544, 17,776–82:

recipients should not be disfranchised, 17,544, 17,554; should be allowed to work, 17,730–1:

would encourage thrift, 17,555–9, 17,653–6; would be a supplement to savings, 17,768–72; would not lower wages, 17,732–3; or deter children from helping parents; 17,672–7; but would not go to those with wealthy children, 17,785–93.

WAGES, &C.

Wages of unskilled labourers in district, 17,564; of dockside labourers, 17,564, 17,750–5; rent, 17,756–9:

power of saving, 17,689–92; rarely possible to provide for old age, 17,564:

decline of physical powers begins earlier than formerly, 17,559–64, 17,878–82; difficulty of getting full employment after 45, 17,678–88, 17,715–9.

MR. JOHN DAVIES (8348–8659).

Has been a guardian of the Dolgelly Union, North Wales, and is now county councillor, 8348–55; 8558–62.

GENERAL POOR LAW ADMINISTRATION.

Pauperism slightly falling, 8471; population steady, 8469–70:

intemperate keep off rates in old age, 8483–4, 8588:

single women with children, 8521–3:

rates, amount, 8490–1; paid by all in some way, 8640–3:

ex-officio guardians: in most cases seldom attend, 8516–20.

INDOOR RELIEF.

Inmates of workhouse few in number, 8371–3; 9 in 10 paupers out-door, 8489, 8621–2; want of liberty and stigma disliked, 8461; examples of repulsion to, 8439–53, 8576–82, 8598–8601, 8630–1; but proper for some cases, 8453; and well-managed, 8458–60; nurse untrained, 8525–6; aged women very seldom in workhouse, 8363–4, 8373–4.

OUT-DOOR RELIEF:

Out relief general, in money 4*s.* to 7*s.* a week, 8356–70; approved by himself and guardians, 8462–8; no frauds, 8610–4:

refusal: case of alleged hardship, woman of 60, 8418–38, 8492–8510, 8527–37, 8629; justified in extreme cases, 8563–7; sale of furniture harsh, 8657–8:

guardians remiss about tickets and entries for amount and time of relief, 8568–87, 8625–8, 8634–5:

parish area for out-relief desirable: no risk of favouritism, 8511, 8632–3, 8636–7.

Relieving Officers.

Appointment and tenure of office, 8590–4, 8617–20; alleged harshness, 8441, 8594–7; partly owing to needed careful inquiries, 8623–5; refusal of relief sometimes right, 8563–7; has not formally complained of officer to guardians, 8538–57; powers too great, 8405–17, 8503, 8555–7, 8589; presses on guardians his view of law, 8436–8, 8498–8502; power should be transferred to guardian of parish, 8453–7, 8511–5:

application and report book, not properly kept by relieving officer, 8527–37; or by guardians, 8583–7, 8624–8; this not due to difficulty of language, 8637–9.

ASSISTANCE OF RELATIVES.

Practice as to, 8368, 8392–7; objects to compulsion, 8387–8404; unless wages high, 8602–9:

undutiful children, 8390–1; are rare, 8659.

CHARITY.

Distributes private fund at Christmas, partly to other needy poor, partly to paupers, 8645–50.

SAVING.

Thrift shown in raising status of children rather than providing for old age, 8485–6; but is reducing pauperism, 8615–6.

WAGES, &c.

Wages, 8375–6; about 12*s.* or 15*s.* a week in total value, 8384, 8606–9; higher than formerly, now steady, 8469–70:

rent, 8644:

poverty due to helping on children, not intemperance, 8482–8.

MR. JAMES STEWART DAVY, Barrister-at-Law (1619–1999).

Is an inspector of the Local Government Board with 20 years' experience in 200 urban and rural unions, 1619–22, 1632–3; has examined foreign systems especially the Elberfeld system, 1623–4, 1996.

GENERAL POOR LAW ADMINISTRATION.

Relief of destitution the duty of poor law, 1720; but applicant has no legal power of enforcing his claim; hence the need of control by central authority, 1846–7; historical facts as to poor law before 1834, 1849–52:

unpopularity of strict administration, 1868–9:

powers of unions to combine, 1829; advantage of uniting small unions, 1873:

working men guardians at Chichester, 1875–81, 1988.

INDOOR RELIEF.

Regulations of Local Government Board, 1859–60; powers as to bad workhouses, 1663–9; improvement of buildings, 1623–6; workhouses praised by foreign critics, 1682; worst in unions with much out-door relief, 1705:

conditions of workhouse life: dietary, 1635–8; sleeping accommodation, 1634; clothing, 1670–8; employment, 1639, 1865, 1989–93; tea and tobacco, 1670; amusements, 1643, 1625; visits by ladies, 1817–8:

Brabazon employment scheme, working and advantages of, 1646–56, 1817–8, 1874:

standard of living inside has followed higher standard outside, 1691–3, 1961–3; danger of making workhouse too comfortable not great owing to deterrent effect of discipline, 1683–8, 1688–94; and of name of workhouse, 1697–1704; dislike to enter due to feeling of family, 1837; to leaving old homes, 1889–92; greater in country than in town, 1834–5; workhouse not offered as test in many country unions, 1706:

old and infirm put usually with the sick, 1627–9; improvement of nursing, 1630–1, 1738; infirmary when very good attracts paupers, 1689–90, 1696–1702, 1836, 1838:

indoor paupers mainly the failure of life, 1841; teetotallers not found in workhouses, 1842–3:

inmates contented, especially in country; harshness of officers very rare, 1679–82, 1840:

classification by conduct not antecedents, 1657–61; distance makes classification by workhouses difficult, 1662, 1829–33:

cottages at workhouses for married couples, 1814–16; Sheffield proposed scheme, 1634, 1884–6.

MR. DAVY—*cont.*

OUT-DOOR RELIEF.

Historical facts as to, 1849–53; not a test of destitution, 1709–11; discourages thrift, 1920–27; mistaken idea as to its being cheaper, 1964–5; given in small doles, 1706; for too long periods, 1728–31; investigation insufficient, 1716, 1719–27; inadequate amounts, evils of this, 1714–5, 1940–1; can only be cured by sounder views of guardians, 1862–4; keeps down wages, 1717, 1719, 1753–6, 1785, 1797–1805, 1944–5; rent paid for by out-relief objectionable, 1955–60; homes of out-door poor often bad, 1740–5, 1856:
reduced 50 per cent. in 20 years, 1751–2; without hardships, 1712–3; case of Manchester, 1712, 1898–1903:
restriction due to desire for better administration, 1790–2; does not increase numbers of in-door paupers, 1786; requires great care, 1787–9; and co-operation with charity, 1793–4; stimulates charity, 1942:
danger of using it as a reward for thrift or a subsidy to friendly societies, 1928–35:
might be diminished if charged on parish, 1746–50, 1806–12, 1906–9:
medical relief, 1905–10; nursing for out-door poor, 1738–9.

Relieving Officers.

Duties in urban and rural unions very different, 1952–4; undertake other duties, 1859–60; insufficient supervision of out-door cases, 1727–36, 1857–8; should be acquainted with local charities, 1865–7; duty to give temporary relief in kind if necessary to those refusing workhouse, 1904; harshness very improbable, 1840.

ASSISTANCE OF RELATIVES.

Only enforced when relatives can afford it, 1893–7.

CHARITY.

Charity should prevent people falling into pauperism, 1943; subsidises wages, but not in same way as poor law, 1826–8:
voluntary and unpaid work not sufficient substitute but valuable adjunct to paid professional administration, 1819:
local charities might be used as pension funds, 1871, 1969–72; should be considered by guardians and relieving officers, 1865–7, 1870; Lord R. Montagu's return of endowed charities, 1865; Court of Chancery ruling forbidding use of endowed charities for paupers, 1872.

BENEFIT SOCIETIES AND SAVING.

Danger of subsidising out of rates, 1928–35, 1981–4; State supervision, 1985–7.

STATE OR RATE PENSIONS.

Compulsory insurance impossible, 1821–4; State pensions would be squandered in many cases, 1854–5, 1938–9.

WAGES, &C.

Wages and economic position of rural labourers, 1896–7, 1977–80; tendency of out-relief to lower wages, 1717–9, 1753–6, 1797–1805, 1944–5.

ELBERFELD SYSTEM OF RELIEF, 1757–83, 1795–6, 1819, 1844–8, 1946–51, 1973–6, 1996–9:

German poor law generally, 1758, 1950–1; enforceable unpaid service, 1758; main authority municipal, 1758–66, 1999; vagabonds and worse class of paupers looked after by police, 1947–8; workhouse at Altona on English principles, 1949:
Elberfield system: municipal control, 1766, 1999; unpaid almoners taking two or three cases each, 1767–80, 1795–6, 1973–5; areas, 1767; funds, 1976; co-operation with charity, 1778; searching inquiry takes place of workhouse test in England, 1768, 1848, 1946, 1949; in-door relief for homeless, 1768; numbers relieved in-doors and out, 1769; out-door paupers compete with independent labour market, 1772, 1775–7:
system inapplicable to England, 1781–3, 1819, 1997–8; but shows good of friendly supervision, 1783.

MR. WILLIAM DISLEY (17,009–17,218).

Is a labourer in Montgomeryshire, 17,009–11; former employments, 17,012–3.

GENERAL POOR LAW ADMINISTRATION.

Forden Union well managed, 17,015, 17,034:
dislike of applying for relief, 17,063; destitution a hard test for relief, 17,092–4:
all should pay rates, 17,197–9:
parish better area than union, 17,068, 17,127–30; administration should be by parish council, 17,120–1; suggests parish farm for aged to work, 17,211; almshouses for helpless, 17,083–5, 17,122, 17,208–10; cost, 17,123–5:
children, 17,212; vagrants, 17,109–12.

IN-DOOR RELIEF.

Dread of workhouse among outside poor, 17,156, 17,181–4; should be retained for worthless only, 17,217–8:
Forden workhouse comfortable, 17,014–8; not forced harshly on applicants, 17,034; aged men mostly unmarried, 17,019–29; aged women, 17,030–3; infirmary wards, 17,090–1; nursing, 17,086–9.

OUT-DOOR RELIEF.

Amount, 17,035–6, 17,052–3; supplemented by odd jobs, 17,037; recipients may keep cottages, gardens, and furniture, 17,136–41, but not land and cow, 17,092–4:
relieving officer, 17,064–7; no complaints, 17,147; cases of imposition, 17,069–82, 17,142–6.

ASSISTANCE OF RELATIVES.

Hard for those with large families to help parents, 17,038–43, 17,200–2:
parents living with children's families, 17,131–3.

CHARITY.

Parish charities, 17,100–4, 17,203–7; need of organised charity, 17,105–8, 17,165–6.

BENEFIT SOCIETIES AND SAVING.

Many young men in societies, 17,058; Oddfellows, &c., in district, 17,185–91:
lapses from arrears in societies, 17,149:
difficulty of providing both for sickness and age, 17,059, 17,168–80.

STATE PENSIONS.

Danger of State aid except for annuities, 17,113–9:
Mr. Chamberlain's scheme: value to young, 17,054–61, 17,148; could pay premium before marriage, 17,059–60; young women could afford to join, 17,213–6; value of provision for arrears, 17,148–55.

WAGES, &C.

Amount and allowances, 17,044–8, 17,168–73:
improvement in wages and living, 17,192–6; little poverty, 17,050:
cottages well kept, 17,051; rents and small holdings, 17,095–9, 17,157–64:
wages, &c., of women, 17,049, 17,213–6.

MR. CHARLES JAMES DRUMMOND (10,709–10,831).

Is Labour Correspondent of the Board of Trade, and has been Secretary of London Society of Compositors, and President of Hearts of Oak Benefit Society, 10,709–10.

GENERAL POOR LAW ADMINISTRATION.

Workhouse, disliked by working men, 10,734–5, 10,775; out-door relief disliked, though less than house, 10,775–7; scarcely any of his trade union receive poor relief, 10,732–3, 10,778.

BENEFIT SOCIETIES AND SAVING.

Skilled labourers provide for age in unions, and also benefit clubs, 10,796, 10,803–5; 10,809–12; unskilled also now better able to join clubs, 10,814–6:
Hearts of Oak Society, quasi-sick old age benefit a great strain, 10,820–5.

MR. DRUMMOND—*cont.*

Trades Union Superannuation Benefits.

Tables as to pensions, 10,712–4; explains contents, 10,736; quotes figures as to certain unions, 10,756:
pension benefits popular, 10,728; regarded largely as a duty, 10,803–4; to keep members off rates, 10,806–7; all members of a union eligible for them, 10,727–8, 10,772–4; but a few newer unions have no benefits, 10,743–52:
reserve funds very rare, whole funds of union by law available for general union purposes, 10,720–6; actuarial advice thus precluded, 10,763, 10,808; but young members careful to keep up help of old, 10,723–5; separate pension fund not generally desired, 10,805; but separate accounts kept by some unions, *e.g.*, stonemasons, 10,726–7:
scale of pensions may be altered by ballot as regards all not actual recipients, 10,764–70; pensioners sometimes limited in number (*e.g.*, coopers and vellum binders), 10,736–42; or elected by ballot (*e.g.*, upholsterers), 10,736; most unions (*e.g.*, carpenters), take no account of private means, 10,736, 10,779–81:
qualification, nearly always a fixed length of membership, sometimes age also, 10,782–7; objections to age test, 10,788; reasons why ratio of pensioners to members is less than of aged to population, 10,789–96; incapacity a *sine quâ non*, 10,797–8; age of it varies greatly with the trade, 10,799–802:
State aid or supervision not desired, 10,729–31, 10,753–5:
London Society of Compositors, 10,710–11:
detailed account of superannuation fund from 1876 to present time, 10,715–7; conditions of aid, now dependent on length of membership not age, 10,717; amount of benefit at different times, 10,716–7, 10,757–63; uncertainty does not affect membership as employers take all or no union men, 10,771; long service of printers on old piecework system, 10,718–9; average age of incapacity nearly 68, 10,717, 10,800; pension provision prevents secessions, 10,752:
only one member of union in workhouse in late years, 10,732–3; scarcely any getting out-relief, 10,778.

STATE PENSIONS.

Does not think to be desirable or suitable to meet residuum of casual labourers, 10,817–9; who have mainly fallen by their own fault, 10,826–31.

WAGES, &c.

Wages and means of saving for unskilled as well as skilled, increasing as rapidly as the pressure on age, 10,814–6.

MR. GEORGE EDWARDS (6446–6946).

Secretary of Labour Union in Norfolk, 6446–50, 6627–58, 6780; speaks for three agricultural Norfolk Unions, Erpingham, Aylsham, and Henstead, 6449–57; has been agricultural labourer, 6773–7.

GENERAL POOR LAW ADMINISTRATION.

Guardians, unsympathetic, would abolish qualification, 6836–8, 6934–5:
parish should be area for relief, 6577, 6770:
imbeciles should be kept on terms by friends, 6869–71:
would like law of settlement modified for aged or non-resident relief given freely, 6584–6, 6852–8:
thinks rates have fallen, 6679–81.

INDOOR RELIEF.

Reasons for aversion of poor to workhouse, reasons for, fixed hours, bad company &c., 6570–5, 6845; want of warmth, 6570, 6840–4; distance from friends, 6570, 6717–20:
knows nothing personally as to workhouses, 6572, 6611–20, 6674–8, 6839–40; would wish them practically abolished, 6575, 6813–8, 6848–51, 6863–71:
almshouses or rate cottages, 6575, 6682, 6757–63, 6819–38; for helpless and friendless, 6767–70; cost of, 6687–9; untrained nursing to be provided, 6760–3; under parish councils, 6770.

OUT-DOOR RELIEF.

Cheaper than indoor, 6881–4; not opposed to thrift, 6732–3, 6885–7; degradation not felt, 6725–32; extension desirable, 6731, 6863–71:

MR. EDWARDS—*cont.*

inadequate relief: general, 6528–32, 6554–9, 6690–96, 6764–6; examples of hardship, 6484–6505, 6510–23, 6528–48; increase desirable to 5*s.* a week or more, 6575–84; other resources, usually slight, 6690–6; but more than 1*s.* a week, 6764–6:
refusal of out relief, 6506–9, 6524–7, 6878, 6904–7:
overseers refuse to give it in urgent cases, 6876–7:
relieving officers, harshness of, 6496, 6560–70, 6619; attend weekly in each village, 6872–5; very energetic, 6858; relief tickets not given, 6878–80:
flour supplied, sometimes inferior, 6552–3, 6588–6610, 6771–2; complaint as to, how made, 6899–6903.

ASSISTANCE OF RELATIVES.

Law and practice both harsh, 6665–6; examples of hardship, 6471–80, 6790–7, 6922–8:
magistrates unfair, 6790–7:
objects to, if wages low, 6458–61; as with agricultural labourer, 6478, 6480, 6574, 6665, 6898; not if wages high as 2*l.* a week, 6481, 6888–97:
ability to maintain children, not evidence of ability to maintain parents, 6798–6812:
children prefer to help in kind, 6714–5:
aid required from children in clubs, 6922–8.

CHARITY.

Endowments should be used exclusively for poor, but in doles rather than pensions, 6695–6708.

BENEFIT SOCIETIES.

Aged have not had opportunity of entering good ones in youth, 6667, 6742–56; have belonged to bad ones that have failed, 6634–58, 6740–1; labourers now contribute to good ones generally, 6574, 6629, 6659–63, 6742–4; local ones should be absorbed by larger, 6936–9; amount of contributions, 6908–21; few aged members of, receiving relief, 6673; sick pay, 6709–13; old age payments possible if sick pay stopped at 65, 6940–5:
insurance of labourers by farmers not practised, 6859–62.

STATE PENSIONS.

Contributions should not be required, 6625–6:
date of receipt, should be at failure of powers, not fixed age, 6621–3.

WAGES, &c.

Average in district 11*s.*, with extras 13*s.* 6*d.* a week, 6460–70:
allow of subscription to trades union and friendly society, 6627–9, 6659–64:
higher than formerly, 6670, 6754–5; raised by trades union, 6780–2:
hours of work in district, 6784–9:
immigration to towns, 6890–2:
rent, 6777–9.

MR. R. ELCOCK (4571–5020).

Is a guardian of Wimborne and Cranborne Union, a large rural agricultural union, 4571–7, 4828–30, 4868–9, 4901; is a county councillor, 4851–2; an employer and houseowner, 4831–8; no paupers in his houses, 4837–8.

GENERAL POOR LAW ADMINISTRATION.

Guardians, constitution of board, 4956–65; mostly farmers out of sympathy with labourers, 4580, 4668, 4877–9, 4966–75; sometimes have grudges, 4951; ex-officio guardians, 4956–61, 4971–2:
admits pauperism is an evil, 4740–97; poor dislike rate aid, 4619–25, 4720:
exceptional pauperism of union may be due to longevity, 4744–96, 4803; and bad clubs in past, 4704–11; is now stationary, nine-tenths outdoor, 4578–88; proportion of aged, 4744, 4902–5; lesser pauperism and improved conditions in strict unions must be due to education or like causes, 4725–8, 4740–9, 4767–9:
thinks strictness must be hard on poor, 4908–10; thinks rates a form of insurance, 4628–36, 4678; indirect ratepayers, 4628–30, 5003–5; destitution should not be test of aid to aged, to whom the State owes a debt, 4808–10; settlement should be abolished, 4669–70; relief should be all a county charge, but outdoor relief be given by parish, 4982–9; extent of his knowledge as to abuses under the old poor law, 4621–4, 4895–8.

MR. ELCOCK—*cont.*

INDOOR RELIEF.

Labourers detest workhouse, 4619, 4842–3; which should be kept for profligates, 4625, 4882–93; and exceptional cases, 4657–8; inmates now mostly respectable, who could not provide, 4893–4; parents left from yearly hirings, 4997; are taken far from friends and villages, sometimes 16 miles, 4614, 4663–4, 4880–2:

great cost of workhouse management, 4653, 4660–2, 4701, 4722–4; compared to total relief, 4750–4; says this would prevent any saving to rates by strictness, 4701; admits cost of officers comes from probate duty and not rates, 4849–67, 4614, 4656–9:

three or four workhouses adequate for county, for "profligates," 4882–93, 5012–3; should be under county council, 4976–89; need not be further from poor than now, 4979–80; infirmaries for sick and helpless should remain as now, 4755–62, 4883.

OUT-DOOR RELIEF.

Generally given, 4578–85; inadequate amounts, 4579–88, 4592–3, 4640–53, 4666, 4763–6, 4781–4; generally supplemented, 4594; but not always, 4650, 4761; should be given adequately and to fewer people, 4926–8:

should be given freely, 4804–10; in each parish to all aged, under supervision of local authority, 4614–9, 4711; at cost of union, 4712–6; or county, 4986–7; at choice of applicant, 4619, 4839–45; unless profligate, 4845–8; if homes and state proper, 4617–8, 4657–8; does not fear abuse, 4620–5; or increase of pauperism or cost, 4698–4702, 4716–21; though cost not material, 4721; non-resident relief should be compulsory unless settlement abolished, 4667–70:

medical extras, meat, gin, &c., very largely and freely given, 4593, 4911–25, 5014–20.

Relieving Officers.

Two in number, enquire as to circumstances of applicants, 4587–91; but other resources not fully ascertained, 4765, 4811–23:

application and report book, 4588, 4642; not fully kept as to earnings of sons, 4812–23; or generally, 4911–25.

ASSISTANCE OF RELATIVES.

Repayments usually sought after inquiry, magistrates' order may be sought in case of refusal, 4594–8, 4787–91; has only known of this in one case personally, 4935–42; low wages and heavy needs of sons, 4925–8, 4637; examples of alleged hardship to unmarried sons, 4599–4613, 4638–9, 4781–4, 4932; low out-relief in hope of aid from sons, 4642–56, 4787, 4811–23, 4931; thinks moral though not legal pressure brought on sons with families, 4639–41, 4654–8, 4932–4:

sons pay rates some way, and should not also be charged for parents, 4610, 4628–78; generally help willingly, 4679–80, 4785; prefer to give in kind, 4793–5; should not be compelled, if poor, unless bad; inquiry as to ability should be thorough, 4676–82, 4786–92, 4806–8; cases of yearly hirings, 4992–5002; relation of support of children when young, 4679–80, 4824:

admits law requires ability, and provides tribunal, but on the whole would repeal and leave to filial sense or parish council, 4943–54.

CHARITY.

No co-operation to take better cases off rates, 4770–80; or organised charity, 4825–7, 4906–7:

almshouse charities supplemented from rates, 4775–9; amount of, &c., 4870–6.

BENEFIT SOCIETIES.

Largely joined by labourers, 4703:

aged have mainly been in rotten ones, 4704–11, 4768; return showing few members in workhouse probably too low, 4729–37.

WAGES, &c.

Wages low, 11*s.* to 14*s.* or so, 4649–77, 4899–4901; hirings and use of cottages, 4993–5005:

migration to towns caused by fear of workhouse and small out-relief, though towns stricter, 4663–6, 4671–5, 4738–9, 5006–7; proved by fall of rural and growth of town population in his union, 4665–6, 4685–6; or is rather for higher wages to help parents, 4687–94; thinks it is greater in strict unions, but has no knowledge, 5008–11:

longevity, cause of great pauperism of union, 4744, 4796–8, 4803.

MR. THOMAS FATKIN (17,888–18,134).

Is manager and actuary of the Leeds Permanent Benefit Building Society, 17,888–9: was previously in contact with railway and iron workers, 17,892–5: has given evidence before as to working class thrift movements, 17,890–1: does not officially represent Friendly Societies, 18,105.

GENERAL POOR LAW ADMINISTRATION.

Decrease of pauperism, 17,898: which would be increased by State pension scheme, 17,923; status of aged depends on conditions of middle life, 17,941; looks to progress of saving and wages to blot out pauperism, 18,121, 18,129:

present Poor-law adequate, 18,131–2; destitution gives claim to relief, 17,977–9; relief in excess of destitution would injure thrift, 18,002–4; indiscriminate relief in sickness or age would injure thrift and increase poverty, 17,942–3:

Leeds and Birmingham Unions compared, 18,082–94.

INDOOR RELIEF.

Leeds workhouse well managed, but does not know as to it personally, 17,968–9.

BENEFIT SOCIETIES AND SAVING.

Great growth of thrift in last 40 years, 17,895–7, 17,920–1, 17,942, 18,094–5; its continued progress will blot out pauperism, 18,129; future status of aged not to be gauged by present, but depends on conditions of early life, 17,941:

various ways of saving open, 17,920, 18,093–4, 18,122–3; facility of investment needful, 18,125–8; ordinary wage-earners in north can spare 1*s.* or 2*s.* a week, 17,942, 18,113–7; unskilled and rural labourers can spare 2*d.* or 3*d.*, 17,951–2; nearly all can join societies, 18,121–4; if they did so the societies would be cheaper, and set up everywhere, 17,944, 17,952–3, 18,125–8; but most working men still neglect to save, though able, 17,918–9, 17,942; especially the better paid, 18,113, 18,119–20:

position of women as regards saving, 17,954–67; few in societies, other than for burial, 17,956–67; but few come on rates whose husbands have been in societies, 17,963–5:

approves State supervision and inspection of societies, but not State management or aid or audit, 17,915, 17,970–6, 18,105–11:

building societies, estimate of funds and general progress, 17,899–909, 18,005–9, 18,069–74; nature of business, 18,051–8; members scarcely ever come on rates, 18,058–9:

Leeds Permanent Benefit Building Society: particulars showing great development, 17,898; almost entirely among working classes, 17,910–4, 17,940; subscriptions 1*s.* to 3*s.* 6*d.* a week, 17,910–13, 18,112–6; causes of success: self-management, good interest, facilities for small withdrawals, 17,914–5; failure of annuity scheme, 17,928, though allowing control of capital, 18,077–81:

savings banks and co-operative societies in Leeds, 17,917–21; wealth of working classes there, 18,082–90, 18,095:

co-operative societies generally, 17,921, 17,983–18,001:

trade unions provide for very few of aged, 17,948, 18,100–4:

annuities: failure of schemes of various societies, 17,928–9; properly unpopular with working class, who like to keep control of capital, 17,930–4, 18,033–50, 18,096–9; aged especially like to have disposal of their capital, 17,932–6, 17,949; risk of not getting money back, 17,940; would not tempt even if subsidised, 17,934, 17,938, 18,075–7, 18,096–9:

Post Office: charges too high for annuity benefits at present, 17,926, 17,939; this shown in detail, 17,937; want of success, 17,940; State savings bank unpopular, 18,061–7; municipal savings banks at same interest would be better, 18,061–7.

MR. FATKIN—*cont.*

STATE PENSIONS.

Objects to State aid altogether, 18,130–4; it would injure providence, 17,923, 17,942:
if given at all it should be to all aged who have saved or joined societies, 17,944–8, 18,014–6; best given in form of 6*d.* weekly for each year of continued independence after 65, 17,949–50, 18,017–23; the same for women, 17,954, 17,961; with local management, 17,949; State registry to prove past independence, 17,950, 17,980–2; would allow no relief, except in workhouse, beyond the pension, 18,029–32; cost would be very heavy, perhaps ten millions, 18,024–8:
contributory pension scheme would not tempt the working classes, 18,075–7, 18,096–8; financial danger of large State accumulations, 17,923–6; life statistics, 17,923, 17,939, 18,010–3.

WAGES, &C.

Wages in Leeds district average about 25*s.* a week for colliers and labourers, 18,114–6:
prosperity of working classes in district, 18,082–95:
position of women, 17,954–63.

MR. SENIOR FOTHERGILL (2768–3042).

Superintendent of out-relief department of parish of Birmingham for 10 years, 2768–71.

GENERAL POOR LAW ADMINISTRATION.

Area of parish of Birmingham, 2772–4; population, 2772; number of paupers, 2775–6; variations between different unions of Birmingham, 2998–3007; immigration into Birmingham, 3015:
duty of State to relieve destitution, not to reward merit, 2779–96, 2954–7; dislike of poor relief not sufficient to deter those really destitute, 2859; destitute aged if respectable given out-door relief, 2866:
old persons, formerly classed as imbeciles, 2936–8; some lunatics classed as out-door paupers in Local Government Board returns, 2968–71:
law of settlement enforced, 2818:
relief committees, 2777–8, 2869.

INDOOR RELIEF.

Numbers, 2882; workhouse not full, 3037; classes relieved in workhouse: disreputable, 2797; friendless, 2985–7; imbeciles, 2817; army pensioners, 2831–2, 2945–9, 3028, 3032:
many inmates have been casual labourers, 2887–91; or female domestic servants, 2892:
return of antecedents of inmates, 2887–92:
dislike of workhouse, 2814; considered discreditable, 3039–40:
infirmary, 2870, 3016–25, 3041–2; large increase in numbers, 3015; distinction in popular estimation between workhouse and infirmary, 2815–6; cost of trained staff, 3004:
cottage homes for children, 2870–1:
paupers seen annually by guardians, 3010–11:
cases of old persons receiving out-relief voluntarily entering workhouse, 2798.

OUT-DOOR RELIEF.

Numbers, 2799–2802, 2881, 2968; given to destitute aged who are respectable and in decent surroundings, 2790–5, 2978–9:
amount, 2803–4; 2874, 2893, 2924–8, 2944:
inadequate unless supplemented from other sources, 2805–8, 2893–9, 2902–19, 2997; supplemented by small earnings, 2929–30; earnings taken into account, 2988–9; 3*s.* 6*d.* enough to live on, 2980–4:
relief in kind, 2850, 2933–5; non-resident relief, 2818–19:
restriction of out-relief, 2820–3, 2849; has not caused complaints, 2824–6, 2851–4; has not broken up homes, 2827; has not caused any case of starvation, 2828; has not increased numbers in workhouse, 2833; has not caused hardships, 2856–7; has diminished pauperism, 2855, 2958–60; has encouraged thrift, 2961, 2994; impossible beyond present limit, 3038:
duties of superintendent, 2770, 2781–6; of cross visitor, 2781–5, 2973–4; investigation, 2780; cases reviewed every eight weeks, 2876–7; cases of pretended destitution, 2835–6, 2875:
persons refused out-door relief usually supported by relatives, 2834:

MR. FOTHERGILL—*cont.*

cost of out-relief, 2878–20; expenditure in the year, 2939:
medical officers, 3008–9; medical relief more stringently administered, 2837–42; reduced owing to subscriptions to general dispensary, 2882–6:
relieving officer: visits should be frequent and unexpected, 2920, 2995–6; duty to report to the guardians, 2921; number of cases to each officer, 2942, 3026; duty to keep diaries, 3012–4; application and report book, 2787–9.

ASSISTANCE OF RELATIVES.

Out-door relief largely supplemented by relatives, 2805–8, 2902–19, 2922–3; assistance of relatives usually voluntary, 2809–13; generally given to persons refused out-relief, 2834:
obligation to support parents should be enforceable without parents first becoming paupers, 2860–5, 3033–6.

CHARITY.

Charity Organisation Society in Birmingham should undertake deserving cases, 2940–1; undertakes few cases at present, 2846–8; not in close co-operation with poor law authorities, 2843–5:
West Birmingham Relief Fund, 2846:
undiscriminating charity as bad as lax poor law administration, 2965–7.

BENEFIT SOCIETIES AND SAVING.

Few members in receipt of relief, 2829, 2963:
amount of sick pay taken into account according to circumstances, 2829–30, 2900–1, 2950–3:
increase of providence, illustrated by figures of societies and savings banks in Birmingham, 2961–2:
provident dispensary, 2990–4.

STATE PENSIONS.

Any pension scheme should be wholly independent of poor law, 2867; State aid out-door relief under another name, 2868.

WAGES, &C.

Rent in Birmingham, 2931–2.

MR. S. D. FULLER (2272–2469).

Is chairman of Paddington guardians, has been 14 years a guardian, 2272–4.

GENERAL POOR LAW ADMINISTRATION.

Applications no criterion of poverty, 2313; character of destitute rightly considered in fixing mode of relief, 2344–5; deserving seldom have to apply to guardians, 2303–9, 2312–28, 2335; pawnbrokers best judges of general distress, 2315–6:
non-pauper poor persons in parish; Mr. Booth's figures; very few apply for relief, 2312–28; encouraged if in distress by new rules, 2316; generally maintained by children in age, 2334–5; cannot make old age provision, 2333:
discrimination should be possible with guardians and public fund, as with Charity Organisation Society and private money, 2434–40:
guardians leisured and attentive in Paddington, 2445–51:
settlement might be abolished for aged, 2383–7.

INDOOR RELIEF.

Workhouse comfortable, more privacy not needed, 2374–6; dislike owing to loss of freedom, 2339:
liberty allowed frequently to deserving, 2339–40; married couples can be together, 2376; Brabazon scheme in force, 2375; committee review cases fortnightly, 2452–4:
infirmary cases go first to workhouse, 2336–8; this checks abuse, 2404–12:
aged and infirm, period of commencement, 2388–92, 2428:
workhouse or nothing offered to undeserving, 2277, 2318, 2373:
inquiry as to past of inmates undesirable, 2307.

OUT-DOOR RELIEF.

Conditions of grant of out-relief to aged in Paddington: desert, 2275–81; providence, 2287; without relatives who should support, 2288–97; or charity available, 2298–9:

MR. FULLER—*cont.*

rules made generally known, 2308–10; deter undeserving, 2310; encourage deserving to apply when in want, 2308, 2316; increase independence, 2341–2:
cases frequently reviewed, 2455:
reduction of out-door pauperism, 2319–21; relief in aid of wages undesirable, 2467–9:
out relief to cases satisfying the stated conditions should be compulsory, 2373:
rules on Paddington lines should be formulated by Local Government Board, who should consult inspectors and guardians, 2347–52, 2373, 2377–82; difficulties of this discussed, 2413–33; favouritism not anticipated, 2416–9:
strict administration and co-operation with charity has worked well in 30 or 40 unions of all kinds, 2346.

Relieving Officers.

Number and duties in Paddington, 2281–6, 2355–65, 2393–5; salaries adequate, 2360–1; visit all cases before referring to guardians, 2393–4:
duties too heavy in many unions, 50 cases each quite enough, 2353–9, 2395–9; Elberfeld almoner only has two cases, 2399:
diaries should not be compulsory, largely add to mechanical work, 2399–403.

ASSISTANCE OF RELATIVES.

Aged poor not on rates, mainly kept by relatives, 2334–5:
moral duty often evaded, 2288–97:
deserving should not be liable for worthless parents, 2366–72:
inquiries of relieving officers, 2283–6.

CHARITY.

Co-operation essential, 2311; with clergy and Charity Organisation Society, 2329–30:
charitable support nearly always obtained for deserving who apply to guardians, 2298–306; charity and rate relief not given to same case, 2456–7:
charitable societies should be private, not municipal, 2458–9.

BENEFIT SOCIETIES.

Raise tone of poor, 2343:
injury not likely from out relief, supplementing pensions if carefully given, 2460–6.

MR. T. GAGE GARDINER (4050–4142).

Guardian of St. Saviour's Union and Secretary of Charity Organisation Society in Newington, South London, 4050–2, 4130; also a Forester, 4053, 4115; works there constantly among poor, 4063; Chairman of Visiting Committee, 4076; visits workhouse weekly, 4080.

GENERAL POOR LAW ADMINISTRATION.

Guardians cannot give enough time to investigate out-relief cases and visit workhouse properly, 4085, 4139–40: in general do not follow cases beyond offer of workhouse where made, 4056–8; strictness not a bar to election, 4113:
Poor Law is, and should be, for destitution not desert, which can only properly be met by charity, 4099–4103, 4122–9; pauper should be worse off than non-pauper, as held by Poor Law Commissioners, 4073, 4086–8.

INDOOR RELIEF.

Few aged inmates have been thrifty, 4076–80; women more so, but scarcely any fit to live with pensions outside, as they need special care, 4080:
comfort should be just short of attraction, 4086–8; more light employment desirable, Brabazon scheme, 4089–90.

Classification.

Will be improved when space allows, but poor group themselves, 4092–4; should be by present rather than past conduct, by officials, 4099; the deserving reticent as to past, 4098, 4142.

OUT-DOOR RELIEF.

Numbers, large and steady decrease, 4059–62, 4134–7; scarcely any resulting hardship, 4063; charity aids reduction, 4135–7:

MR. GARDINER—*cont.*

difficulties of out-relief, 4064; periods of relief too long, 4141; amounts not large, 4065; in theory not to cover rent, 4066, 4097; supplementation expected, 4068; facts as to incomings hard to learn, 4067–71; insufficient inquiry, 4067–71, 4085, 4138–42; injures independent workers, 4072–3; discourages aid of relatives, 4074–5; checks charity for deserving, 4083–4:
relieving officer less likely to get actual facts than private benefactor, 4141–2; inquiry not searching enough, 4138–41.

ASSISTANCE OF RELATIVES.

Checked by out-relief, 4064, 4074–5.

CHARITY.

Charity Organisation Society, co-operation in district, 4054; conditions of aid, 4054; cases of refusal, 4055; friendly sympathy as well as aid given, 4081–2; pensions always found when needed, 4104–5, 4122:
endowed charities in district are largely used for pensions, but might be more, 4107–12, 4122.

BENEFIT SOCIETIES AND SAVING.

Indications of thrift, 4078:
few members come on rates, 4117:
Foresters, sick pay by way of superannuation, 4117–21.

STATE PENSIONS.

Voluntary charity only proper mode of meeting deserving, 4100–3, 4122.

WAGES, &C.

Rent high in district, 4095–6.

MR. J. D. GROUT (13,115–13,376).

Is a wire-worker, living in Shoreditch, 13,115–8, 13,320–2, 13,376; is not a socialist, 13,313–4, 13,327; is in his trade union, 13,321–2; and two friendly societies, but not for old age benefit, 13,323–6.

GENERAL POOR LAW ADMINISTRATION.

Has no complaint as to Shoreditch, 13,197:
poor law could not meet needs of aged like his scheme, 13,353–5.

INDOOR RELIEF.

Has not been inside any workhouse, 13,116–24:
loss of freedom dreaded by poor, 13,352:
workhouse should be kept for aged with pensions, who may wish protection from relatives, 13,212–3.

OUT-DOOR RELIEF.

Tends to lower wages, not being limited to aged. 13,353–5.

BENEFIT SOCIETIES AND SAVING.

Evil of lapses, 13,125–6: suggests contribution decreasing with age, 13,127–35, 13,292–5:
evil of dividing societies, 13,136, 13,267–9, 13,296; societies that promise more than they can pay, 13,137–8; suggests State should publish locally proper scales of benefits, 13,297–301:
restrictions on admission in some societies: unhealthy trades, 13,142–6, 13,270–2; unhealthy persons, 13,147–8:
suggested State sick club for such persons, at ordinary rates, 13,149–55; State should be liable rather than employers, 13,302–14:
medical examination for trades sick funds necessary, 13,205–9:
cases of sick or old age pay conditioned on income, 13,251–65, 13,280:
"Loyal Friendly Society," to which witness belongs, 13,127–8, 13,139–41, 13,272; "Royal Standard Society," conditions, 13,142, 13,152, 13,204–5, 13,263.

STATE PENSIONS.

Mr. Chamberlain's scheme: objections: difficulty of collection, &c., 13,202–3, 13,233–4:
no scheme should include well-to-do, 13,156:
thinks State servants have no more right to pension than other workers, 13,177–85.

MR. GRANT—*cont.*

Scheme proposed by witness:—

Old age pensions to all working men, 13,156; no aid to well-to-do, 13,234; meaning of "working men," 13,157–9, 13,195–6, 13,214; those who could never work not excluded, 13,188–94; some authority should be fixed to decide as to recipients, 13,238–49; a limit of past income, say 150*l.* per annum, desirable, 13,244–9, 13,319:

amount, 10*s.* a week to Londoners, less in country, 13,160–3, 13,187; so as to give equal purchasing power, 13,198–201, 13,315–8, 13,365–70; with additions on payment, 13,171; 5*s.* not adequate, but better than nothing, 13,227–9; men and women to have same, but two living together less, 13,230–3, 13,266:

no contribution or test of merit, 13,164–70, 13,176–7, 13,210–11; would have no discredit, 13,250; State properly liable, as all workers benefit the Nation, 13,177–85, 13,313–4, 13,329; special taxation of employers impracticable, 13,215–7:

scheme needed to check misery and discontent, 13,313, 13,328; has not estimated cost, 13,363; would not affect poor law except for aged, 13,364; would not hurt friendly societies, 13,320–4:

age to be 65 for pension with earnings, but earlier for disabled, 13,172–4, 13,218–26; certificate to be required from these, 13,235–7:

receipts of pensioners to be limited, 13,252–6, 13,273–9, 13,290–1; mode and cost of necessary surveillance, 13,281–9.

WAGES, &c.

Greatly improved condition and longevity of working classes, 13,349–50; but working men in his trade (wire-working) used up quicker than formerly, 13,335–45:

relative cost of living in London and elsewhere, 13,365–70; trade union wages rate higher in London, 13,373–6:

unhealthy trades, 13,142–6:

practice of trade unions as to aged not able to get full wage, 13,346–8, 13,355–62, 13,371–2:

age of marriage and of pressure of large families, 13,129–35.

MR. JAMES HAMBLIN (3279–3592).

Guardian for 18 years of Brighton union, 3279, 3369, 3516; chairman for three years, 3280, 3352–3, 3515.

GENERAL POOR LAW ADMINISTRATION.

Numbers of paupers, 3293; antecedents, 3572–7; age at which they have come on the rates, 3587–92; hardly any teetotallers in receipt of relief, 3364; many better poor avoid seeking relief, 3380–1, 3485–7; hereditary paupers, 3354–5, 3377–9, 3427–32; vagrants, 3421–3:

improvement of administration, 3281–2; consideration of cases by guardians, 3563; danger of favouritism when case is pushed by individual guardian, 3314, 3510–3, 3586:

law of settlement, abolition would cause abuses, 3493–7; amount of rate, 3581–5; Local Act for Brighton, 3465–98.

INDOOR RELIEF.

Numbers, 3284–92, 3294–6, 3383, 3407–11, 3424–6, 3539–41; stationary, 3284; numbers of orders for workhouse accepted out of total offered, 3321–33, 3567–71; orders for workhouse given by board of guardians, 3518–23; by relieving officers (mainly "ins and outs") 3324–30:

popularity of Brighton workhouse, 3297–3382; cost of buildings, 3387; excellence of sanitary condition, 3412:

conditions of workhouse life: leave of absence, 3435–40; stopped for drunkenness, 3441–3; dress, 3444–5; exercise ground, 3446–7; visiting, 3448–9; visits by guardians, 3453; diet, 3456–8; married couples, 3433–4; trained nursing, 3388–9, 3459–64; complaints very rare, 3454–5:

indoor relief offered to the disreputable, 3319, 3335–6; test labour house for able-bodied, 3394–6; no power of detention except for positive misconduct, 3371–6, 3528–30; indoor paupers not prejudiced as to getting work, 3419–20:

classification, 3413; sub-classification of old men, 3450:

almshouses would increase pauperism, 3414.

MR. HAMBLIN—*cont.*

OUT-DOOR RELIEF.

Favoured by the sentimental and the inexperienced, 3298–9; impossibility of learning true circumstances of applicants, 3304–5, 3338; cases of deception, 3304–13; power of prosecution for false statements made to guardians, 3502–7:

numbers, 3283, 3290–1; reduction, 3283; good for poor as well as ratepayers, 3365–8, 3399–3406, 3415, 3537–8; has not caused hardships, 3339–40:

amount, 3302, 3315–8; varies with the character of applicant, 3314, 3319–20; inadequate, 3300–1, 3387, 3391–4; supplemented from other sources, 3316, non-resident relief given, 3490–2.

Relieving Officers.

Duties, 3287–9, 3471–81; districts for investigation, 3289; cases, number to each relieving officer, 3564–6; manner kind to applicants, 3488–9; may be deceived as to real circumstances, 3304–13; application and report book, 3466–70, 3499–3501.

CHARITY.

Charity Organisation Society, 3342–3; co-operation with guardians, 3344–51, 3524–27; suffering would and should be met by charity, 3341; endowed charity and almshouses, 3578–80.

BENEFIT SOCIETIES AND SAVING.

Those who have made provision better treated than those who have made none, 3357–62, 3482–4, 3542–3; few members of benefit societies apply for relief, 3363; numbers, 3544–52, 3558–62; unskilled labourers unable to save enough for old age, 3416, 3531–6.

STATE PENSIONS.

Would discourage thrift, 3417; self-supporting scheme would not be used, 3418.

WAGES, &c.

Cost of living much less than formerly, 3384–5; idle poor follow idle rich, 3382–97; fishing population rarely comes on the rates, 3398.

MR. RALPH PRICE HARDY (11,639–11,949).

Is an actuary: 11,6340; to various friendly societies, 1707; to Hearts of Oak, 11,707:

has inquired into condition of aged poor, 11,777–85; valued country friendly societies, 11,904–6.

GENERAL POOR LAW ADMINISTRATION.

Poor law relief a fixed charge on property, 11,700.

OUT-DOOR RELIEF.

Out relief preferable to relief in workhouse, 11,892–6; pauper taint should be removed, 11,897, 11,900–3; amount inadequate in most cases, 11,899.

BENEFIT SOCIETIES AND SUPERANNUATION FUNDS.

Numbers belonging to friendly societies, 11,792: few agricultural labourers, 11,792–3, 11,886–91; casual labourers unable to subscribe regularly, 11,794; women hardly ever belong to friendly societies, 11,796:

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THE REV. ROBERT HART (11,950–12,169).
Is President of the Dunmow Friendly Society, 11,950–1.

GENERAL POOR LAW ADMINISTRATION.
Dunmow, Bishop Stortford, and Saffron Walden Unions, large pauperism, 12,133–5; but great reduction since 1871, 12,048–58, 12,112–4; due to better state of people, 12,057; in Dunmow to better poor law, 12,053–8; pensioners of his society not numerous enough to tell on pauperism, 12,161–9.

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Dunmow Friendly Society.
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MR. ROBERT HEDLEY (1145–1618).
Is poor law Inspector for the metropolis, 1145–6.

GENERAL POOR LAW ADMINISTRATION.
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ASSISTANCE OF RELATIVES.

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endowed charities, numerous in City, 1478–83; scarce in St. George-in-East, 1492–5, 1594.

BENEFIT SOCIETIES.

Members of better benefit societies rarely paupers, 1453–4, 1552–5; some paupers have outlived savings, 1362:

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STATE OR RATE PENSIONS.

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inmates of workhouses would not have insured voluntarily, 1922–31, 1605–13:

5*s.* a week pension insufficient by itself for old person, 1284–7; workhouse would be soon found better, 1285, 1293–4.

WAGES, &c.

Prices in London have fallen and wages risen, 1497–1502.

MISS OCTAVIA HILL (10,459–10,708).

Long knowledge of poorest classes, mainly in London, 10,450–1, 10,454, 10,476, 10,528, 10,589; also partially in country, 10,476, 10,505, 10,638; member of Charity Organisation Society from beginning, 10,640; nature of work in Marylebone, 10,529–30; has collected rents of poor in London, 10,589–95.

GENERAL POOR LAW ADMINISTRATION.

Strictness as to relief needed for good of poor, 10,454–62, 10,489; approved by best of poor, 10,457–62; laxity very bad for poor, apart from cost, 10,461–2; increases rates on independent poor, 10,460: relief should strengthen natural responsibilities, 10,512; injustice of discrimination badly attempted, 10,498; 10,514–5:

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thinks making outdoor relief a parish charge might increase strictness, 10,571; Metropolitan Common Poor Fund, 10,507–10:

knows of no harshness of officers, 10,631–2.

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ASSISTANCE OF RELATIVES.

A vital duty, 10,466; could be almost always given especially by young, 10,479; neglected, especially where poor relief or charity are laxly given, 10,477–8; discouraged by out-relief, 10,635; would be checked by Mr. Booth's scheme, 10,466.

CHARITY.

Organised charity, very useful if not interfering with self-help, 10,494–5, 10,645–6, *e.g.*, Charity Organisation Society, 10,557–8, 10,640–4, 10,701; co-operates very usefully with poor law inquiries, 10,493, working men hold back from Charity Organisation Society work, reasons, 10,500–2:

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BENEFIT SOCIETIES AND SAVING.

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Post Office Savings Bank valuable and should be popularised, 10,489–91, 10,567–9, 10,668–71; its publicity through post an evil, 10,567; less small print, and door to door collecting wanted, 10,569, 10,671; low interest not deterrent, 10,569, 10,619, 10,670, 10,697.

STATE PENSIONS.

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Canon Blackley's insurance scheme, 10,612:
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Rents, accommodation, and expenses in London and country, 19,623–30; thinks London living all round not dearer, 10,647–55; homes of poor vary greatly with habits, 10,537–43; thrift more a matter of habit than money, 10,559–67, 10,572–3; social improvement in Marylebone, 10,518–22; lack of belongings and bad homes of many London poor, though better off compared with country: due partly to desire to catch chance charity, 10,480–5, 10,638–9; domestic servants, 10,681, 10,697–700:
value of education, 10,475, 10,582, 10,584, 10,598; marriage age, 10,583; bringing up of large families, 10,601–4; children sent to unskilled work very young, 10,516–7, 10,651; evil of debt, 10,594; intemperance and misfortune, 10,581, 10,693–5:
evidence as to condition of poor: character and needs of aged poor can only be gauged by long knowledge, 10,480, 10,486–8; poor are best known by those to whom they have duties, not by those who preach or give to them, 10,523, 10,531–6; difficulty of getting working-class witnesses to give evidence usefully as to circumstances of poor, fear of odium and savings getting known, want of breadth of view, &c., 10,486–8, 10,496–502, 10,523, 10,531–6, 10,562–7; 10,605–8.

The Rev. CANON HINDS HOWELL (7901–8090).

Rector of Drayton, Norwich, guardian for 42 years of St. Faith's Union, 7901–98.

General Poor Law Administration.

Population and rateable value of St. Faith's Union, 7909–12; numbers of indoor and outdoor paupers, 7916–18; cases carefully considered, 8034–41; deserving poor, all those who are not drunkards, 7923–6; law of settlement causes hardship 7970.

Indoor Relief.

Numbers, 7919; friendless old people, 7919; old persons suffering from senile decay, 7991–6; test of power of children to contribute, 7920; aged couples do not care to live together, 8017; empty workhouses should be used as "hospitals" for the old, 7953, 7957–66, 7986–7.

Out-door Relief.

Is freely given, 7907–8, 7985; but results in increased pauperism, 8057, 1073–9; numbers, 7927–33; amount, 7934–9, 8014–6; varied in summer and winter, 8080–2; inadequate, 7940, 7947–52, 8018–21, 8049–51; supplemented from other sources, 7941–6:
non-resident relief, hardship of refusing it, 7967–69, 7988–90; medical relief, 7979–81, 7999–8005, 8014–5; application and report book, 8006–13.

Assistance of Relatives.

Enforced only from those who can afford to pay, 7922, 8087; workhouse offered as test of power to contribute, 7920–1; effect of provision from rates on family feeling, 8086–90.

Charity.

Charitable endowments largely misapplied, 8033.

Benefit Societies and Saving.

Thrift a matter of the future, 7987, 8064–8; younger men nearly all members of friendly societies, 8030–1, 8065; few members of friendly societies come on the rates, 8062–3; half the amount of outdoor relief ordinarily allowed given to persons receiving club pay, 7977–84.

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State Pensions.

As an addition to outdoor relief, 7953, 7956–7, 8054–6.

Wages, &c.

Amount of wages in St. Faith's Union, 7913–5, 8022–9; increase in last 20 years, 8046; decrease of population, 8043; rent, 8083; allotments, 8084–5; few paupers in parish owing to paper mill, 7954–5, 8037; shoemakers and rivetters round Norwich, 7924.

Mr. W. A. HUNTER, M.P. (13,623–96).

State Pensions.

Cost to working class occupiers of contributions under Mr. Chamberlain's scheme would be more than the cost to them under Mr. Booth's, assuming the latter to be raised by rate equally divided between owner and occupier, 13,623–7, 13,647–8, 13,655, 13,661:
rentals under 10*l.*, 10*l.*–15*l.*, 15*l.*–20*l.*, and over 20*l.*, separately considered, 13,627–33; figures only include occupiers of dwelling houses, 13,651–4; case of Scotland, 13,627–9; of England and Wales, 13,630–3; excluding London where rents are high and lodgers numerous, 13,631:
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total cost of Mr. Booth's scheme; how far it could feasibly be raised in way assumed, total rate involved, 13,669–87.

Rates.

Amount of present poor rate, 13,688–95; incidence of rates, 13,651, 13,696; compound householders, 13,640–6; rates largely paid on property not residential, 13,651–4.

Miss AMY HURLSTON (16,797–17,008).

Lives at Coventry, 16,798; not connected with any society, 16,802–4.
knowledge of women's trades in Coventry and other midland districts, 16,797–801, 16,930, 16,984–5; especially watchmaking, her father's trade, 16,799–800.

General Poor Law Administration.

Many women look on poor law relief as their only prospect in old age, 16,889, 17,002: especially in nail and chain trade, 16,908, 16,911, 16,916, 16,920:
does not know persons under 60 in classes discussed who are paupers, 17,002–3; but thinks very many come on rates in old age, 17,004–8.

Assistance of Relatives.

Example where daughter keeps aged parents, 16,925.

Benefit Societies and Saving.

Women workers in district nearly all pay to medical and burial clubs, and to works' funds for sickness, 16,838–9, 16,961–2, 17,000; but have no friendly societies, 16,877, 16,945; do not trouble to put small savings in Post Office, 16,946–7; special example of providence, 16,925:
cannot, unaided, provide for age, 16,837–40; hardship of present position, 16,874–6; fear of want in age, 16,965–8:
trade unions not joined by women; disliked by some employers, 16,964–75.

State Pensions.

Women could and would subscribe to assisted pension fund, 16,841–5, 16,873, 16,960; though it would be difficult, 16,872; scheme should be suited to all, not merely the better paid, 16,954–7:
could usually pay 2*d.* a week, 16,845, 16,849–50; except in nail and chain trade, 16,907–20; instances, 16,885, 16,889, 16,895; more in some cases, 16,925, 16,937, 16,942–4; perhaps 1*d.* from 14 to 18, 16,904–7, 16,928; but few could pay initial premium unaided, 16,847–8, 16,899, 16,928, 16,942–4, 16,953:

Miss HURLSTON—*cont.*

employer should add same sum, 16,851–2, 16,858–9; and State also aid, 16,853–5:
age for pension should be 55, 16,856–7; women's payments to be returned on death before 55; 16,867–71; payments should be weekly, 16,958–9; time must be given for arrears, 16,926, 16,948–50, 16,995–6; joint insurance for married, 16,948:
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Wages.

Trades and wages of women in midlands:
Watchmaking, 16,799–800, 16,807–8, 16,829–32, 16,880–91; depression of the trade, 16,891, 16,991–6; delicacy of touch needed prevents other temporary work, 16,891; cycle work, 16,809–14, 16,833–5; 16,892–5, 16,994; nail and chain making trades, 16,815–6, 16,827, 16,836–7, 16,980–1; their special poverty and evils, 16,907–20; are dying out, 16,931–4: weaving, hat-making, umbrella-making, 16,817–26, 16,836, 16,925:
illustrative cases, watchmaking, 16,880–91; cycle work, 16,892–5; nail and chain making, 16,908–20; weaving, 16,925; cases quoted all young women, 17,001:
women's trades mainly season trades, with slack times, 16,926; the high wages of some Birmingham trades exceptional, 16,935–7; men supplanted by underpaid women, 16,895, 16,928:
single women board with parents, 16,997–17,000; outgoings, 17,000:
domestic servants: low wages generally in district, and limited power of saving, 16,938–44, 16,989–90:
age of marriage: later with the better paid, 16,976–81; proportions of married and unmarried, 16,828–36; young men expect wives to keep them, 16,982–3; hard to save with large families, 16,986–7.

Mr. ALFRED ROGER JEPHCOTT (14,503–14,866):

Is a working engineer, 14,503; living in Birmingham, 14,607–8; is a member of School Board, Trades Council, &c., 14,504–5; and an Oddfellow, 14,505, 14,686–8, 14,766–70.

General Poor Law Administration.

Administration good in Birmingham, inquiries carefully made, but change in mode and nature of inquiry needed, 14,542–53, 14,639–45; work of Relief Committees, 14,625–8; need of popular election of guardians, 14,645–6:
working-class entitled to public aid in age if needed, 14,647–51; demands more consideration, 14,704–9; out-relief should be given to aged, 14,506–7, 14,643–5, 14,753–4, 14,789–90; home feeling in city of Birmingham, 14,516–9:
discrimination should be by past character, 14,785–92, 14,795–9; respectable aged and sick should not be disfranchised, 14,793–4, 14,821–42:
officialism causes dislike of poor law, 14,520–1, 14,643; example in case of woman not legally married, 14,520, 14,526–38, 14,749–50:
about a third of pauperism due to misconduct, 14,554–8; relief given too much to the squalid and worthless, 14,549–51.

Indoor Relief.

Numbers increasing, and will increase, 14,508–9, 14,571–2; desire to check it, 14,622–4:
indoor management very good, 14,641–3; large sums spent on buildings, 14,620–1:
infirmary excellent, 14,642; increase of numbers, 14,512–5; regarded as less degrading than workhouse, 14,510–1, 14,612–9, 14,677:
Marston Green Homes for children, 14,609.

Outdoor Relief.

Amount insufficient, 14,545–7, 14,755–9, 14,789–92; should never be less than 4s., 14,545–7; rules in Birmingham, 14,634–5, 14,639; sick pay from club not supplemented, 14,521–5.

Mr. JEPHCOTT—*cont.*

cost of administration, 14,679; out-relief offices, 14,610:
out-door medical officers, 14,613, 14,641; dispensary, 14,611–2; refusal of medical relief: hard case, 14,520:
relieving officers: officialism and harsh mode of inquiries, 14,520–1, 14,539–44, 14,628–38, 14,700–3; difficult to avoid in any official system in view of imposture, 14,779–84; want of proper discrimination, 14,549–53; desire to save rates, 14,605–6; sufficient in number, 14,760–2.

Benefit Societies and Saving.

Oddfellows, 14,686–8; keep old age fund distinct, 14,766–70; with central security, 14,698; officials and administration, 14,843–65:
superannuation funds of Trades Unions, 14,582–3; of amalgamated engineers, 14,658–64, 14,686–8; 14,747–8; should be more general, 14,661–4:
mode of discrimination in societies, 14,680:
societies would benefit by co-operation with State pension scheme, 14,692–3, 14,763–4; no harm in State supervision, 14,601; officials of Friendly Societies, 14,843–65:
possibility of saving for old age 14,559, 14,652–7; many unable to join societies, 14,565–7, 14,681–2.

State Pensions.

Feeling in favour of pension scheme among working classes, 14,588, 14,665–7, 14,689–91, 14,718–9, 14,736–7, 14,810–1, 14,819–20:
Mr. Chamberlain's scheme, 14,588; contributions, 14,800; possibility of making them, 14,803–9; 60 better age than 65, 14,593–4, 14,817–8; numbers who live beyond 65, 14,589–92; cannot be immediate in effect, 14,738–46:
would benefit Friendly Societies, 14,692–4, 14,763–4; State would see to solvency of their old age funds, 14,695–9, 14,765: responsibility of State, 14,771–8; opposition of official element of Friendly Societies, 14,599–604, 14,813–6; members generally ceasing to object, 14,602, 14,813–6:
young men anxious to provide for age, 14,595–8; desire a growing one, 14,597–8, 14,812; payment of taxes, &c. a contribution for pension, 14,725–34; pensions would not lower wages, 14,673–6.

Wages, &c.

Increased stress of work causing difficulty in getting work in late middle age, 14,571–5, 14,669–72, 14,710–3; action of Trades Unions, 14,576–81, 14,584–7, 14,714–6:
early and improvident marriages, 14,568–70:
increased standard of comfort, 14,668; rent, 14,683–5; home feeling in Birmingham, 14,516–9.

Mr. WILLIAM EDWARD KNOLLYS (567–1144).

Has been an auditor, and inspector, and is now Assistant Secretary and Chief Inspector of the Local Government Board; evidence as to provinces, 567–70, 827–34.

General Poor Law Administration.

Destitution should be test of poor law relief, 910, 1060, 1113; not paying rates, 1027–8:
aged, generally taken as meaning over 60, 836–49; majority of aged poor not deserving, 917–8, 959; deserving have been mainly unskilled artisans, 1065–73:
alteration of the law not needed, 821–2; except that law of removal should be modified as regards aged (not lunatics) 823–6, 880:
Local Government Board prohibited from interfering in individual cases, 736; should not have further control over out-relief, 737–40:
harshness of manner of officers, existent though rare, has an appreciable effect on poor, 660–9, 793–809, 970–1, 991–9:
appreciation of work of guardians generally, 1143.

Indoor Relief.

Workhouse not at all a prison, 1038; disliked more in country than in towns, 731–5; physical comforts greater than outside, 697, 724, 730; must not be too attractive, but no danger of this for aged deserving, 724–35, 987, 1087, 1130–2; infirmaries generally excellent, 694–5:

MR. KNOLLYS—*cont.*

inmates sometimes really deserving, especially in towns, 600–3; but great majority undeserving, 959; many must be treated indoors, 572–3, 1085:
conditions of workhouse life—
admission, 632–3:
clothing, 634–43; one plain suit should always be given, 639, 678, 1133–7:
dietary, 650–9, 714–8; must vary with locality, 750–2:
nursing: generally by trained nurses, but still sometimes by paupers in small workhouses, 684–93; one nurse to 14 paupers in London, to 25 in country generally, 691–2; should always be one trained nurse, 958:
provision as to imbeciles, 780–2:
wards, furniture, &c., 644; separate cubicles suggested, 719–20:
employment (not task) for aged, 645–9:
hours, 644; time at disposal, 660:
liberty and leave to go out: about once in two to four weeks, 660; sometimes too rare, 676; should be weekly, and to service on Sunday, 698–703; but latter must be carefully arranged, 721–3, 746–9; more liberty would not increase pauperism, 985–9:
aged married couples; are not separated except by choice, 612–6; thinks half live together, 616; not compelled, 783–92:
complaints: opportunities and treatment of, 664–9, 675; should be received by visiting committees and inspector in absence of officers, 810–20, 957; rare from aged, 835:
objections to workhouse on part of deserving aged—routine life and rules, 670–2; bad companions, 673–5; want of privacy, 675; want of liberty, 696; separation from friends, 696; some feeling of disgrace, 697:
harshness of manner of officers, occasional, but rare, 661–9, 793–809, 970–1, 991–9; advantage of educated officers, 972–81:
improvements suggested, more leave out, and privacy, &c., 698, 719–20; would not increase pauperism, 985–9, 1087:
visits of committees, guardians and ladies, 675, 810–20, 953–6, 981:
cost of indoor relief, average 4*s.* a week, 1089.

Classification.

General, by ages, 618–19:
difficulty of judging as to antecedents, 773, 882; present rather than past character and habits generally considered, 620–3, 767–77; objections to this, 773–7, 1046–50:
some separation or privacy desirable for most deserving, 624–31, 698, 883, 935; suggests separate cubicles, 719–20; separation might make the bad worse, 880–5:
a large proportion of the aged are sick and classified by nature of illness, 753–66; infirmaries generally excellent, 694–5:
almshouses or cottages; arguments of Poor Law Commissioners against, 727–9; proposed at Sheffield, 931–4, 940–1, 1141–2:
county or other increased areas of indoor relief would improve classification and status of officers, but remove poor from friends; with present or smaller area for out-relief; approves on the whole, 921–30, 939, 1051–3, 1079–84.

OUT-DOOR RELIEF.

Given in money or money and kind, 1101; feeling in favour of now increasing, 740:
inadequate usually, supplementation expected, 585–6:
amounts, generally 2*s.* to 3*s.* 6*d.* for single, 4*s.* to 6*s.* for married aged, 574; expenditure by recipient not carefully supervised, 1102; sometimes given to occupants of bad homes, 1017–20:
discretion of guardians as to amount absolute, 893–904; should not be interfered with by further regulations, 737–40, 901–4; electors final judges of administration, 904:
power to refuse should be retained by guardians, 1103–6:
insufficient time allowed for consideration of cases, 850–9; discrimination thus difficult, 860–3; reference to guardian of parish, case should not be pushed because personally known to him, 864–8:
investigation easier when out-relief is sparingly given, 878–9:
"permanent cases": evils of infrequent revision, 579–84, 1021–6:

MR. KNOLLYS—*cont.*

out-relief to pay rent unusual, 869–70; but occasional, 1017–20:
out-relief should not supplement wages, but small casual earnings different, 704–6, 905–7, 951–2, 1034–5:
refusal of out-relief to aged rare in provinces unless for ill-health requiring special attention, bad homes or belongings, or bad character, 572–3, 1007, 1049–53, 1089–94, 1138–40; or relatives able but refusing to help, 1074–8:
refusal in exceptional unions, where charity meets hard cases, or hardship would result, 1095–9:
relief on loan, general and medical, desirable, as checking pauperism, 943, 960–1:
nursing for out-door poor; subscriptions to associations and district nurses, 678–82; sometimes by unskilled neighbours, this unsatisfactory, 683.

Relieving Officers.

Duty as to inquiring into and visiting cases, 575–8, 862; are best persons to make inquiries, subject to appeal to guardians, 995–8:
district and other duties often excessive, 942–7; would not propose any fixed limit to district, 947; but 500 cases too many even in towns, 1008; permanent cases, often perfunctorily visited, as many as 100 in a day, 875:
application and report book, 577; mode of keeping greatly varies, 862; might be watched generally by inspectors, 872–4; cause of distress too often omitted, 1009–12:
relief should be paid to pauper in person, at home or pay station, 876–81, 1100.

ASSISTANCE OF RELATIVES.

Amounts recovered largely vary according to care of guardians and officers; examples 604–11, 942; only required from relatives who are able, 1001–7; magistrates' order after proof of ability needed for compulsion, 1001:
neglect of parents by children, general, 594–7, 942; but friends usually keep most respectable from workhouse, 598–602:
workhouse test properly used to obtain aid from relatives able but unwilling to assist, 1074–8.

CHARITY.

Co-operation of charity and poor law necessary to prevent hardship, if out-relief refused, 1095–9; danger of overlapping in doles; should co-operate by taking separate cases; this would stimulate charity and ultimately meet all deserts, 587–93; 707–13, 741–4, 908–17, 962–9, 1060–3, 1124–7:
charity less degrading as not raised by compulsion, 1128–9:
endowed charities should be kept to parishes if possible, but be applied for deserving, 741–3, 969, 1054–9; often vary with pauperism, 891–2:
Lord R. Montagu's return of endowed charities not generally considered by those who administer poor law, 886–9; advantage of such consideration illustrated by Brixworth, 890.

BENEFIT SOCIETIES AND SAVING.

Members, except of burial clubs, seldom come on rates, 983–4; even though the clubs do not provide for old age, 1013–6:
pensions of members generally partly reckoned in relief, thinks this works well, 1029–33 and is no hardship, 1107–23:
small savings do not keep from rates, 1039–45.

STATE OR RATE PENSIONS.

If with contributions would not meet the majority of pauper cases, 917–20.

MR. J. F. LADD (14,344–14,502).

Is a wood dealer, formerly a labourer; lives at Sellinge, in the Elham Union, Kent, 14,344–51; earnings, 14,449–53; is auditor of the London and Counties Labour League, 14,352–4, 14,411–3.

INDOOR RELIEF.

Has not visited workhouse, 14,485; Guardians humane to inmates, but confinement disliked, 14,426–8; no complaints of treatment, 14,441, 14,464.
needed for helpless and friendless old, 14,482–7.

MR. LADD—*cont.*

OUTDOOR RELIEF.

Amounts in Elham Union too low, 2*s.* 6*d.* a week, 14,355-63; supplemented by savings, friends, &c., 14,377-86; freely given, 14,456-7; small casual earnings allowed, 14,442-4; mode of payment, 14,498-502:
should be doubled for deserving, 14,365, 14,403, 14,433-4, 14,455-8; this would not check thrift, 14,438:
how far possible to discriminate cases, 14,366-8, 14,429-34, 14,439-40, 14,445:
cases of refusal, 14,396-402:
out-relief and rent, 14,435-7; and club money, 14,493-7:
no complaint of relieving officer, 14,498.

ASSISTANCE OF RELATIVES.

Sometimes harshly enforced, but does not know cases in Elham Union, 14,387-93; ratepaying justices should not be tribunal, 14,404-10:
aid given should not always be taken from out-relief, 14,446-8.

CHARITY.

Endowed charities in Union, 14,369-76, 14,467-76; approves of dole system, 14,470-6.

BENEFIT SOCIETIES AND SAVING.

Village dividing club, 14,411, 14,414-9.
London and Counties Labour League, 13,352-4, 14,412-4:
large friendly societies: have many members in his village, 14,420:
labourers cannot afford old age as well as other club payments, 14,420-5, 14,454, 14,488-90; old age needs not realised, too distant, 14,459-63; other saving preferred to annuities, 14,477-81.

STATE PENSIONS.

Has not thought or heard much about these, 14,431, 14,454-5, 14,476:
contributory scheme: labourers do not realise old age needs, 14,459-63.

WAGES, &C.

Wages in district, 14*s.* or 15*s.*, and extras, 14,394-5, 14,421; less in some parts, 14,465-6:
rents, 2*s.* 6*d.* a week, 14,382-5, 14,491-2.

MR. C. D. LANG: *see under* CARDIN.

MR. GEORGE LANSBURY (13,697-14,053).

Is a veneer-cutter, and has been for the past year a guardian of the Poplar Union, 13,697-702; member of gas workers' and general labourers' union, 13,880-2; is a socialist, 13,909, 13,916.

GENERAL POOR LAW ADMINISTRATION.

Conditions of Poplar Union, 13,708-12, 13,989-91; more out-door relief than in-door to aged, 13,779; Poplar and Whitechapel compared, 13,713-6, 13,989-99; Jewish Board of Guardians in Whitechapel, 13,991-9:
pensions, and homes for infirm, better than present poor law system for aged, 13,797-9, 13,864, 13,919-20:
Metropolitan common poor fund; checks out-relief which is a local charge, 13,790-3; should cover all expenses on relief, 13,872-5, 13,949-52:
poor law charge should be general, not local, 13,796, 13,978; reforms checked by regard to rates, 13,975-8:
settlement should be abolished, and removal optional, 13,793-5, 13,889-92.

INDOOR RELIEF.

Workhouse system bad for aged, crushes individuality, 13,764-71, 13,922-4; officers become unsympathetic, 13,771-3, 13,923; numbers in workhouse, 13,883:
system, though bad, might be more kindly worked, 13,846-7, 13,924-5; standard of comfort in workhouse should not depend on that outside, 14,048-52; guardians are remedying defects, but fear high rates, 13,975-8; visiting committees, 13,740; of women, 13,759, 13,884.

MR. LANSBURY—*cont.*

conditions of workhouse life:—
hours of rising and meals too rigid for aged, 13,703-7, 13,718-22:
dietary too uniform; faults, 13,723-35, 13,814-20; variety needed, 13,960-74, 14,005-21; new one just sanctioned, 13,877-9, 14,008-17:
clothing inadequate and too uniform, 13,745-63, 13,808-13, 13,821-2, 13,871-2, 13,952-9:
recreative employment needed, 13,743-44, 13,868-70, 13,924; Brabazon scheme, 13,743, 13,869:
leave of absence and visits of friends should be more frequent, 13,736-42; should be a room for private visits, 13,885-8, 14,040-1:
searching and prohibited articles, 13,736-9, 14,025-43, 14,052-3:
treatment of sick and infirm, 13,771, 13,851-64; medical attendance insufficient, 14,021-4; nursing inadequate, 13,851-7, 14,000-4; sick asylum for acute cases, not well managed, 13,708, 13,855-63, 14,000-4; suggests institution in suburbs for infirm, 13,864-8, 13,979.

OUTDOOR RELIEF.

Numbers, 13,779, 13,785-6; amounts inadequate, usually 2*s.* to 3*s.* a week for each old person, 13,774-88; only given in Poplar in aid of other means, 13,775-6; thus in aid of wages or begging, 13,788, 13,823:
refusal causes private relief and migration, 13,875, 13,993; increase in Poplar, 13,876.

CHARITY.

Private charity similar in effect to rate relief, 13,875, 13,993:
charities of district not open to all, 13,789-90.

BENEFIT SOCIETIES AND SAVING.

Friendly Societies' rules, 13,842:
saving not possible generally for working men, who are mostly not in trade unions, 13,935-9:
no old age benefit in his union, 13,882:
savings should not be allowed with a proper pension, 13,893-910, 13,926; should in no case give right to more pension, 13,931-41.

STATE PENSIONS.

Witness' scheme:—
his proposals part of a general state socialism; would not apply to an immediate scheme of small pensions, 13,907-10, 13,916-8, 13,927-8, 14,044-7:
pension should be given to persons over 60 or incapacitated, 13,798-801, 13,826, 13,942-4:
cannot say amount, but would be more than 10*s.* a week, 13,804, 13,908-9, 13,928; not to be raised if delayed, 13,832; should be adequate to meet needs without work, 13,799, 13,825-7, 13,843:
all should be obliged to rely on State in age; no danger in this, 13,847-50, 13,988; should be prevented from working for wages, 13,832-3, 13,840-5, 13,893-904; should have to die financially at 60, and dispose of savings, 13,893-910, 13,926:
pensioners becoming destitute should be treated penally, 13,805-6, 13,980-7; would not be numerous, 13,945-7, 13,987:
pensions to be paid by local authority from Imperial fund, 13,802-4, 13,828-39:
Mr. Booth's scheme of 5*s.* a week all round better than present system, 13,919-21.

WAGES.

Of warehousemen, &c., 13,938.

SIR HENRY LONGLEY, K.C.B. (7550-900, 8237-347).

Has been Chief Commissioner of Charities since 1874, and was before that a Poor Law Inspector, 7550-2.

ENDOWED CHARITIES GENERALLY.

Extent for certain purposes 20 years ago, 550,000*l.* for almshouses and pensions, 365,000*l.* for dole gifts and (as to 65,000*l.*) general uses of poor, 7553-6, 7816-23; since larger, especially former, 7557-60; latter class alone convertible for general use of aged poor as a class, 7824-33:

SIR H. LONGLEY, K.C.B.—*cont.*

administration often bad, 7563; publicity and annual reports desirable, but expensive, 7723–9, 7880; question of more inspection, 7707–11, 7869:
amalgamation and extension of areas of management recommended, 7575–6, 7728–48; as saving expense and overlapping, 7845–8:
value of co-operation with voluntary charities, *e.g.*, Charity Organisation Society, and guardians, 7648, 7712–7, 7762–9, 7847; deserving should be kept by charity off rates, and poor law strictly administered, 8318–25:
municipal charities, 7622–5:
no co-operation with friendly societies, 7718–22.

Doles.

Doles or charities spent in small gifts, mischief of, generally, 7563–5, 7579, 7661–2, 7892–4; examples of, 7586–9; recognised by eminent statesmen, Commissions, and generally, 7563–71, 7688, 7864–5; distribution at discretion of trustees, often vicars and churchwardens, 7590–9; precarious in their nature, 8327–40; preferred by actual recipients, 7680–2, 7863; large in small areas, attract poor, 7742–51; opposition of interested persons to conversion of doles, 7642–51, 7863, 7897–9; need of reform now more recognised, 7676–9:
"right" to doles does not exist as regards individuals, 7690, 7863, 7882–3; should not go to those not needy, 8253–9; friendly feeling should be encouraged by private, not endowed gifts, 7687:
doles to persons receiving relief harmful and illegal, decisions of Court as to this, 7691–2, 7861–2, 7895–6:
objects to which doles can be converted, 7628; application to allotments, &c., 7773–4; cottage hospitals, 7856–7; nursing, a good object, 7846–51; provident societies, 7628, 7852–3, 8316–7; education, under Endowed Schools Act, 1869, 7633–9; opposition to, 7640–1, 7679; on ground of helping the wrong class, 7790–6; technical education, 7679, 7812–8; apprenticeship and school fees now undesirable objects, 8242–52:
use of doles to help deserving off rates very desirable, 7864–5, 8260–2; application to pensions, objected to where recipients control election of trustees, 7642, 7651; seldom complained of afterwards, 7653; desirable and frequent, 7811, 8260–2; legislative direction for desirable, rather than local schemes, 8318–25.

Endowed Almhouses and Pensions.

Almhouses, 7654–60, 7884–9, 8262–79, 8346–7; land can be devised for, 7887–90, 8346–7; occupants should be deserving aged non-pauper "second poor," with endowment adequate for total maintenance, and under supervision, 7654–60, 7809, 8269–79; supervision only practicable if charity large, 7693–4:
endowed pensions, 7553–4, 7642, 7646–9; given to those in almshouses, 7654–60; periodical revision and visiting desirable, 8330–2, 8336–7; supplementation (not from poor rates), 8333–4; conversion of doles to, frequent and desirable, 8260–2:
vacancies should be filled by trustees collectively, 7777; publication of them may attract undeserving, character should be more fully gone into, 7779–85; improved mode of notifying and filling, 8326–9.

Powers and Work of Charity Commissioners.

Can deal with charities under 50*l.* on application of two individuals or one trustee, 7572, 7844; these include mostly small and mischievous doles, 7834–44; can only deal with charities over 50*l.* on initiative of trustees, 7573; or in case of gross abuse through Court of Chancery at very great cost, 7607–11:
opposition to efforts for combination of charities, 7600–1, 7612–5, 7741:
wider powers sought, 7581–5; for dealing with charities over 50*l.*, and summary conversion, 7666–8; as to extension of areas, 7728–41; for making doles useful, 7864–5, 8318–25; apathy of Parliament, 7582–4, 7881:
schemes of Commissioners for applying doles to pensions, education, &c., 7628–32, 7642–50, 7673, 7760–64, 7770, 7865; as to almshouses, 8279; publication on church and chapel doors, 7798–7804; amendment of old schemes, 8338–9:
Fulham and Hammersmith scheme for conversion to pensions, 7642–50; amounts and conditions of pensions, 7646–8, 7804–8; general local approval, 7649–50, 7797:

SIR H. LONGLEY, K.C.B.—*cont.*

revision and republication of reports of Brougham Commission, 7780–1, 8343–5:
inquiries in detail as to counties, extent, cost, and advantages, 7878–9, 8280–95; should be conducted by Commissioners and not County Councils, 8296–8315; reports might be partially published, 8342–5:
year book or continuous survey of charities not possible with present staff, 7753, 8340–1:
concert of labouring bodies desired, 7649–50, 7797:
cy pres doctrine, as to conversion of charities from obsolete uses, practice and decisions of Court of Chancery, 7642, 7668–75; how far needing review, 7871–4, 8252.

Charities in local areas—

Essex, Nottingham, Somerset, 5557; some Northamptonshire parishes, 7587, 7594–6; Bristol, 7618–27, 7734–7, 7787; Chester, 8333; City of London, 7730–3, 7770–2, 8344; Coventry, 7616–7; Fulham and Hammersmith, 7642–50, 7797, 7804–8; Kensington (Campden), 7669, 8331; Leicester, 8327–9; Lichfield, 7642, 7863; Oxford, 7701–2, 7766; Shoreditch, 7775–7; St. Olaves, &c., 7744–51; Tewkesbury and Walthamstow, 7600–1, 7613–5:
detailed county inquiries: Denbigh, 5558–9, 7879, 8280–8; Yorks (West Riding), 7780, 8293:
action of County Councils in regard to charities, 7756–60; power of initiative desirable for County (and parish) Councils, 7705–6, 7870.

MISCELLANEOUS.

Charity endowed and private should co-operate with a strict poor law administration, and keep deserving entirely off the rates, 8318–25:
does not advocate cottage in place of workhouse infirmaries, 7858–60; opposed to State-supported almshouses, 7891, 8268:
benefit societies, deprecates State aid, 7854–5.

MR. A. McDOUGALL, JUN. (5021–5160).

Is vice-chairman of the guardians of Manchester township, 5021; which is only central part of the city, 5044, 5065, 5072, 5148; administers private charity over whole city, 5040–5.

GENERAL POOR LAW ADMINISTRATION.

Statistics of pauperism, 5088–9; large amount due to density of population and lodging houses; 5120–5, 5148, 5157–60; officers always kind to poor, 5061, 5126–7; some few suffer much to keep off rates, 5050–1; settlement of aged should be abolished, 5149.

INDOOR RELIEF.

Necessary, in many cases, 5055–6; most inmates are so from own fault, 5057; servants and daughters who have been at home chief exceptions, 5058; guardians give much care to management, 5099, 5113; but is too crowded, 5139–42; reluctance to enter, due to fear of bad company, 5133–4; complaints of bad language, &c., especially at night, 5027–31, 5098; infirmaries excellent and attract poor, 5136–8; aged couples wishing to be together given out-relief, 5114–6; army pensioners, 5150–3.

Classification.

Most deserving aged, unsuited for out-relief, should be kept apart, 5023–4, 5032, 5035–7; not more than 3 or 4 together, 5098; would be very few, 5026, 5030–2; special houses would be needed, 5027, 5032; or combination of city unions for workhouse purposes, 5033, 5142–8; discrimination difficult, 5025; such cases best kept apart from poor law, 5038–9.

OUT-DOOR RELIEF.

Manchester system of restriction, 5022, 5063–70, 5088–90, 5117–9; great reduction since 1872, 5088–90; given only to the most deserving aged, if homes, &c. good, 5032, 5034; 20 men and 106 women over 60 now get it, 5063–70, 5154–5; careful inquiry, 5700–1; does not cause hardship, and raises poor, 5067–8; was opposed to at first, but now satisfied of good results, 5093–7; has raised character of whole streets, 5093–5, 5109–10; amount 3*s.*–4*s.* only, except in sickness, 5075–6.

MR. McDOUGALL—*cont.*

Relieving Officers.

Kind and energetic in inquiries, 5061–3, 5126–7; very helpful to his work, but could not take it over, 5045, 5102–3, 5111–2; cross-visitor, 5063, 5069.

ASSISTANCE OF RELATIVES.

Out-relief refused where aged live with children who can maintain, 5119; sons seldom come forward to help those seeking relief, even if house offered, 5047–9; parent should be given order for help by justices without having to go to guardians, 5051.

CHARITY.

His personal work in City of Manchester, 5039; object is help of poor not saving rates, 5085–7:
takes special cases, and visits and relieves them, 5039–41; many cases recommended by relieving officers, 5045, 5060, 5102; conditions of his aid, good character and some other means, 5052–3, 5081–2; does not find more than 100 suitable, 5042–6, 5071; visits personally every four weeks, next gift being always sure, 5054, 5082; spendings of recipients, 5072–3; value of personal visits, privacy and gradual confidence, 5079–80, 5102–4, 5111–2; power of refusal essential, 5106; work might be done everywhere, by societies or by guardians, 5102–8:
organised charity desirable, but none at Manchester, 5039–59; private charity large but irregular, 5077–8:
endowed charity, mainly for coals, &c., 5077; useful in their way, and carefully given, 5083–4.

STATE PENSIONS.

Danger of relatives getting them, 5091; would hinder his work, 5092; power of refusal at discretion essential, 5104–8.

MR. MALCOLM McNEILL (9473–9771).

Has been Inspector, and is Secretary of Board of Supervision, Edinburgh, 9473–9.

GENERAL POOR LAW ADMINISTRATION.

Board of Supervision, duties of, 9473–9; parochial boards, 9480–4; meetings twice a year at least, 9545, 9630–2; relief committees general, 9632; combinations (for indoor relief), 9486–9:
parish area for out relief, 9486–9; circumstances of poor thus known, 9573; parishes often large and populous, 9723–7:
qualification for manager (guardian), 9480:
rating arrangements, 9480–2, 9660–1; audit needed, 9639:
able bodied have no right to relief, 9634–9, 9653; army pensioners, 9554–6; lunatics, 9654–60:
removal of aged, hardships of, 9646–51:
town administration becoming stricter and more discriminating, aged pauperism mainly a town problem, 9537:
statistics of pauperism, 9576–81, 9602, 9691–9702; per-centage of population on fixed days 2½, higher for aged only, 9602, 9691–9702; aged paupers (over 60), 30 per cent. of total, 9576–81; returns not very trustworthy, 9728–31; average age of coming on rates not known, 9570–2; pauperism decreasing, owing to better administration, 9538, 9574–6, 9641–2, 9674; paupers mainly lower labouring class, often "neer-do-weels," 9574–9601, 9703–7, 9720–2.

INDOOR RELIEF.

Poorhouses [workhouse] offered [to aged (but not always)] with bad homes, or special infirmity, 9529–32; or with children who should support them, 9529, 9589–90, 9748–50:
prejudice against, though more comfort than outside, dislike to leaving friends, 9533–7; not abating, 9677–9:
poorhouse arrangements: employment, wood-chopping, &c., 9498–9502; nursing, greatly improved, 9563–5; abuse of old pauper nurse system, 9564; aged married couples, 9495:
poor house test being more applied in towns, with approval of working classes, 9732–41:
treatment not thought harsh, 9496–7:
statistics as to indoor aged not obtained, 9503:
classification, much as in England, 9652: by character as far as possible, though difficult, 9490–4:

MR. McNEILL—*cont.*

OUT-DOOR RELIEF.

General to aged, 9503–4; especially in country, 9529, 9587–90; town practice stricter, 9537, 9709–14, 9734–46:
amount usually 3*s.* 4*d.*, 9504, 9540; women contented on 2*s.* 6*d.* and no help, 9541–4; sometimes very small in Highlands, with help from neighbours, 9752–60:
rules, regulating, suggested and being adopted, but should not be forced on boards by law, 9674, 9681–4:
revision at least half-yearly, with frequent visits by inspector, 9544–9:
starvation cases unknown in Scotland, 9761:
applications for relief, procedure, 9505; application book, with details of each case, 9505–6; not including help other than of children, 9578; responsibility with inspector till meeting, then with parochial board, 9505–7, 9528; inspector (relieving officer), 9505, 9633; visits cases at once on application, 9505; and frequently after, 9544–9; responsible for relief till board meets, 9507; even if meetings only half-yearly, 9633; schedules of questions for periodical inquiries, value in checking fraud, 9548; staff large in large parishes, 9547;
complaints only by statutory appeals, 9510–27, 9552; appeal to sheriff, if relief refused, 9507–13; to central board if dissatisfied with nature or amount of relief given, 9510–18; procedure, numbers and results of such appeals, 9519–27, 9675–6:
nursing in homes of poor, 9529, 9531–2.

ASSISTANCE OF RELATIVES.

Inquiries carefully made, 9550; and discretion exercised, 9582–5:
maintenance in homes of children preferable, 9551, 9585; reasons for objections, and value of poor house offer as stimulus, 9748–50:
convictions hard to obtain, 9550, 9582; regrets this, 9688–90.

CHARITY.

Organised charity co-operates with poor law in towns, with good results, 9668–73.
church charity partly in aid of rates, 9663–7, 9670:
doles from endowed charities increasing pauperism, examples, 9608–25, 9715–9; legislation desirable, 9686–7; might do for pensions, 9719:

BENEFIT SOCIETIES.

Members scarcely ever come on rates, 9653, 9557–62; probably largely availed of, 9557, 9607, 9626–8.

STATE PENSIONS.

State-aided pensions, with contributions, would not meet pauper class, 9591–4, 9703–7:
unaware of opinion of working classes on, 9685:
adverse view of inspector with large experience, as being pauperising out-relief, 9770–1.

WAGES, &C.

Agricultural wages, 14*s.* to 18*s.*, 9605; inadequate in many cases for old age provision, 9606, 9751:
migration to towns, 9732–4:
standard of living much risen, 9749–50:
rent high, 9751, 9762–9; lodging generally given at farms, 9766–7.

MR. T. MACKAY (9772–10,186).

Has been 14 years a member of St. George-in-the-East Committee of Charity Organisation Society; not a guardian or resident, but has carefully studied poor law, 10,049–53.

GENERAL POOR LAW ADMINISTRATION.

Systems of restriction of out-relief and co-operation with charity applicable generally, 9792, 9804, 10,034–7; strict poor law stimulates charity for deserving, 10,042–4:
guardians often backward and afraid, and value popularity, 9804, 9809–10, 9864, 9867, 9900–2; often not experts, and looking for other posts, especially in towns, 9900, 10,155–62; qualification not essential, provided they are not class who profit by poor law, 9902–3; strictness now requires much moral courage in guardian, 9809, 9864, 9867:
destitution rightly test of poor law relief, 9912, 10,184:

MR. MACKAY—*cont.*

Poor Law Commissioners, policy of against out-relief and for dispersion of pauperism, should be further developed, 9807–9, 9864–5, 10,145–54:
Local Government Board should more actively encourage strictness and strengthen guardians, 9805–12, 9852–3, 9864–7, 10,045, 10,145–54:
improvement spreading, especially in last few years, 9852–64, 10,045–6; illustrative unions, 9857–60:
poor law conferences, good results of, 9853, 9863, 10,045:
pauperism due to character rather than poverty, 9912–4; aged paupers have generally been paupers in early life, 9915–24.

INDOOR RELIEF.

No increase in St. George's from refusal of out-door, 9778:
comfort in workhouses, approves of, 9865:
workhouses disliked by poor, but not kept in view, 10,001–2:
some army pensioners in workhouse, who have wasted quarterly pension, 9828–33, 9925–40.

OUT-DOOR RELIEF.

Abolition in St. George-in-the-East, 9785; desert and thrift met by charity, 9784–7, 9817–8; does not drive poor elsewhere, 10,127:
abolition, or at least restriction, generally desirable, 9820, 9866–7; except in cases of urgency, 9868, 10,006; approves any system restricting, 10,034–7:
pauperism increased by bad administration, 9774, 9794–6; old age pauperism mainly begun in youth under lax *régime*, 9899, 10,032:
discrimination impossible in short time allowed for cases, 9797, 9800, 10,087–8; does not prove satisfactory, 9842–6; dissatisfaction caused by arbitrary variations, 9798, 9842–6:
strict system not more disliked by poor, 9799; who think less about poor law in strict than lax unions, 9901, 10,076–80:
inadequate doles, often given, 9801–3, 10,163–71:
legal encouragement deprecated, 9812, 9852:
discourages saving and affects wages, 9892, 9908–11, 9966–8, 10,034–7; case of less pauperism and general saving in an outlying parish, 9892, 10,172–5:
increases demand on private charity, 9835:
"right" in eyes of poor to out-relief when given, but not to charity, 9794, 9837–8, 10,076–9:
parish area and charge for out-relief; knowledge and check useful, but risk of favouritism, 9847–51.

CHARITY.

Co-operation of strict East End unions and Charity Organisation Society, Tower Hamlets Pension Society, clergy and other charity; has worked well continuously for 20 years, 9772–4, 9792, 9899–9901; details as to action of charities, 10,089–107; approved by clergy, 10,122–5; one or two members of committee are guardians, 9779; cases sent on by relieving officers, 10,094–5; co-operation voluntary, 9873–4; system applicable generally, 9792, 9804:
charity meets hard cases, at small cost, $\frac{1}{10}$th of out-relief, 9774 10,054–61, 10,112–3; meets adequately cases of desert, 9784–7, 9793, 9870, 10,042, 10,061; in a poor population, 10,062–71; aids relatives to visit, 9874:
funds for charitable assistance, adequate, 9791, 9870, 10,104–6; raised privately, 10,185–6:
Charity Organisation Society: education of public feeling by, 9853, 9863, 10,045; work in East End unions, 9774–92, 10,054–7, 10,094–9:
Mansion House fund, evils of, 9774–7, 9794:
Tower Hamlets Pension society, 9779–84, 9788:
pensions of Charity Organisation Society and Tower Hamlets Pension society, amount and supplementation, 9788–90, 10,019–29, 10,054–61, 10,180; based on thrift as only sound test of merit, 10,176–84; consideration of cases, 10,082–6; conditions and extent of inquiries, visits, almoners, treats, nursing in sickness, 10,089–103; refusals, 10,132–9; many more would get out-relief in lax unions, 10,140–4:
district very poor, 9793, 9804, 10,062–71; social condition improved; poor not driven away, 10,127–31:
"Relief of Distress" Society, 9792, 10,124:
"right" to private fund not felt; honourable reluctance of poor to impose; hence success, 9784, 9837–8, 10,076, 10,143:

MR. NACKAY—*cont.*

subsidising charity undesirable; would lead to claim of "right," 9871–2, 10,114.
endowed charity: doles increase pauperism, 9794–6; St. Katharine's Precinct charity helpful in pension cases, 10,120–1.

BENEFIT SOCIETIES AND SAVING.

State aid of benefit societies, undesirable, 9886; universal pensions would injure them, 9828:
popularity of benefit societies and mutual principle, 9887:
endowment insurances of Prudential Society, popular with poor, 9825, 9877–85:
partial reckoning of pensions, in fixing out-relief usual, but illogical, 9817–9, 9995; encourages bad clubs and pauperism, 9895–7; charity should take the few *bonâ fide* cases of partial provision, 9887–9, 9995–9, 10,176–84:
deferred annuities very unpopular, 9824–6, 9834; other old age provision better, 9827:
savings of poor, great extent of, with particulars, 9877–85; depend on character, rather than means, 9910:
of country labourers, 9881–2, 9887–9, 9910, 10,040–1; good investment readily availed of, 9817–9, 10,047–8; in towns, 9890–1; discouraged by out-relief system, 9892, 9908–11, 9997, 10,034–7:
"People's Banks" in Germany, 10,038, 10,048.

STATE OR RATE PENSIONS.

Rate aid of thrift [Mr. Bartley's scheme]; objections to; difficulty of defining thrifty for a statutory right, and spread of pauperism and bad clubs; charity should aid thrift, 9813–20:
State pensions:
contributory [Mr. Chamberlain's] scheme; objections to; old age not the only risk of life; fixed age causing friction, and involving extra benefits by way of charity; dislike of deferred annuities; failure to meet residuum, 9821–7:
universal [Mr. Booth's] scheme; objections to, enormous cost for real need of few, 9828, 9861–5; injury to benefit clubs and thrift in early life, 9828–34; tendency to lower wages of old and generally, 9969–82; compared with private inheritance, 9941–57, 10,016–8; a form of protection, 9969–73; 5*s.* would not prevent recipients from working, 9983–4, 10,024–5:
generally: discouraging to thrift, 9990–7, 10,043; hurtful to benefit societies, 9994; distinguished from deferred pay pensions, 9927, 9987–9, 10,030–1; work does not give claim for State aid, 9839–42.

WAGES, &c.

Ill-feeling among poor communistic, not against strict poor law, 9800; extreme poor careless of future, 10,000–3:
agricultural labourers, savings of, 9881–2; in Shropshire, 9887–9:
wages liable to be lowered by lavish out-relief or State pensions, 9892, 9908–11, 9966–8, 10,007–15, 10,126:
wages not affected by cheap food, 10,033.

MR. RALPH MANLEY (16,448–16,541).

Is a ship's cabin fitter, 16,448; wages, &c. of trade, 16,518–30; is a Forester, 16,515–7; familiar with working class opinion in East and North London, 16,477–8, 16,489, 16,514–7.

GENERAL POOR LAW ADMINISTRATION.

Relief goes to the most artful; the self-respecting will not apply, 16,450:
test of entire destitution hard for deserving, 16,458–62.

BENEFIT SOCIETIES AND SAVING.

Very hard for many, especially the unskilled, to provide for age, 16,466; difficulty of paying regular premiums over long periods, 16,473, 16,479, 16,506:
uncertain finances of friendly societies, 16,479; can deal with sickness, &c. before age, 16,481, 16,488; but unsuited for annuity work, examples, 16,481–8.

MR. MANLEY—*cont.*

STATE PENSIONS.

Universal pensions desirable, 5*s.* a week for all at 65, 16,451–7, 16,498–510; to be given to all, irrespective of character, 16,531–40; or position, 16,456–7; even the richest, 16,494–6; would encourage thrift, 16,463–6, 16,510; to be paid for by all through indirect taxation, and thus not pauperising, 16,494–8, 16,511–3:
savings for extra pension should also be kept for old age, with State guarantee, but no aid, 16,467–79, 16,498–510; best kept by State, *e.g.*, Post Office, 16,470–1; not to be withdrawn before, 16,475–6:
Mr. Chamberlain's scheme would not meet those most needing provision, 16,485–6:
regular contributions over 40 years would be impracticable, 16,473–9; 16,486:
these views widely held, 16,477–8.

WAGES, &c.

Migratory life and uncertain wages of town workers, 16,489–93; many could not provide for old age, 16,466; rural conditions different, as homes, &c. are fixed, 16,490:
wages, &c. in his own trade (ship cabin fitter), 30*s.* a week and uncertain; too low to provide for old age, 16,518–30.

PROFESSOR MARSHALL (10,187–449).

Is Professor of Political Economy at Cambridge, 10,187; has studied question of poverty, 10,188; no practical experience as guardian, 10,189; experience of Charity Organisation Society at Oxford and Cambridge, 10,237.

GENERAL POOR LAW ADMINISTRATION.

Working class dissatisfied, 10,203, 10,298–308; their co-operation needed, 10,438–440; elections of guardians imperfect test of opinion, 10,198, 10,233; difficulty of finding working class opinion, 10,197–202:
destitution should not be sole ground for relief, 10,222, 10,331–2, 10,378–80; conditions of 1834 not applicable to 1893, 10,272, 10,358–65:
simplicity in poor law administration impossible, 10,335–6:
rates regarded as an insurance fund, 10,387:
volunteer aid needed, 10,330–448; Elberfeld system, 10,338.

INDOOR RELIEF.

Workhouse test cruel and antiquated, 10,300; prison sometimes said to be preferred to workhouse, 10,412–7:
classification at present mainly a division of sex and age, 10,216, 10,282–6; mixture of respectable and disreputable, 10,418–29.

OUT-DOOR RELIEF.

Abolition not practicable or advisable, 10,190–2; would be resisted by working classes, 10,305–430:
deserving should receive adequate out-relief, 10,217–8:
hardship as an educator may be pushed too far, 10,443–5:
Bradfield and Brixworth, success due to exceptional administrators, 10,442:
out-relief tends to lower wages, 10,270–81, 10,446:
number of relieving officers should be increased, 10,330, 10,386; their quality improved, 10,330.

CHARITY.

Charity Organisation Societies.

have done admirable work, especially in London, 10,371–449; value as go-betweens, 10,371–3; but do not now meet all needs in strict unions, 10,913–8, 10,299; *e.g.*, in St. George in the East, 10,194–7; at Oxford and Cambridge in special conditions, 10,204, 10,325; non-existent in rural districts, 10,402–4; not adequately known to the poor, 10,340.

Proposed scheme of co-operation between Charity Organisation Societies and guardians:
Charity Organisation Societies should be a semi-State body, 10,205; likely to become commoner in towns, 10,326; should eventually take place of out-door relief, 10,192; should advise guardians, 10,205, 10,228–36, 10,254–5; should classify applicants, 10,206–10, 10,216–7, 10,282; Class A, normally deserving, 10,217–8, 10,223–7, 10,228, 10,242–3, 10,256, 10,399; Class B, special cases, 10,227–37, 10,240–2, 10,244, 10,247–8, 10,256, 10,328–9, 10,394–8; Class C, undeserving, 10,241, 10,242–3, 10,263–6, 10,351–6; should have control over local charities, 10,215–46, 10,327–95, 10,400–1, 10,405–6:

PROFESSOR MARSHALL—*cont.*

members to be added to Charity Organisation Societies by board of guardians, 10,210, 10,213–4, 10,245, 10,258–60; Charity Organisation Societies to appoint a certain number of guardians, 10,212–45, 10,310–4, 10,407–11; not to be forced to co-operate, 10,249–53; guardians would retain liberty of judgment, 10,211–2, 10,228–36, 10,309, 10,315–20; volunteer visiting committees if no Charity Organisation Societies available, 10,262:
value of co-operation, 10,337–8; improved class of guardians, 10,321–4; improved members of Charity Organisation Societies, 10,327; application would first go to Charity Organisation Society, 10,287; guardians to give temporary relief till Charity Organisation Society had reported, 10,388–91:
legal responsibility under scheme, 10,288–97; Charity Organisation Society to be certified as suitable by Local Government Board, 10,392–3:
cost of scheme to be met partly from rates partly from taxes, 10,333–4:
scheme would not cause confusion, 10,339; would not work so well in rural districts, 10,341–6; working class opinion of scheme, 10,348–50.

BENEFIT SOCIETIES.

Extent to which out-relief is allowed to members, 10,219–22.

STATE PENSION SCHEMES.

Mr. Charles Booth's and Mr. Moore Ede's, merits and objections, 10,356–7.

WAGES, &c.

Agricultural wages, rising but still low, 10,441:
growth of town population, 10,374–7:
effect of public relief on wages, 10,270–81, 10,381–5, 10,446:
condition of the old harder than formerly in some respects, 10,366–70.

MAJOR-GENERAL LORD METHUEN, C.B., C.M.G. (5528–5780).

Is interested in poor law, and vice-president of Wiltshire Friendly Society, 5528–30, 5748; is an ex-officio guardian of Chippenham Union, 5531, 5695–5700.

GENERAL POOR LAW ADMINISTRATION.

Administration largely depends on chairman, 5602–3, 5640–7; weak-kneed guardians consider votes and press, and fear to check out-relief, spread of good principles thus checked, 5604–6, 5640–7, 5692–4, 5716–22:
desert as well as destitution should be considered in relief, 5723–9:
pauperism in Wiltshire high, owing to past bad management, 5703–5; is no criterion of poverty, 5705–8, 5715.

INDOOR RELIEF.

Reduction of indoor follows reduction of outdoor pauperism, 5540–6:
some workhouse inmates deserving; such are not always kept out by relatives and friends, 5569–72:
senile dements in unsuitable homes should come to workhouse, but are not forced in, 5739–43.

OUT-DOOR RELIEF.

Applications fully weighed by guardians, with evidence of relieving officer and local guardian, 5576; periodical review of cases urged, 5538–9:
restriction of out-door relief: admitted by fearless experts to be best for poor and thrift, 5573–5; recommendations of delegates of Wiltshire guardians and friendly societies as to, 5532–8; generally adopted with good effect; reduction of indoor as well as out-door pauperism, 5539–46, 5551–2, 5648, 5702, 5773–5; limitation to persons who have been in benefit societies (if born since 1850) proposed, 5535–8; not applied to present aged, 5586–7:
total abolition, has been effected without hardship in Bradfield, but not desirable in Wiltshire, 5588, 5632–3, 5686–8; but reduction to a minimum, 5700–2; out-door relief proper for men with large families unable to keep up clubs, 5649–50:

MAJOR-GEN. LORD METHUEN, C.B., C.M.G.—*cont.*

suggests out-door relief should be supervised by Local Government inspector, 5641–2; objects to non-resident relief, 5535, 5744–8; does not personally find out-relief is given in aid of wages even in winter, 5565, 5633–4:
bread given to out-door poor is good in his union, 5651–4.

Relieving Officers.

Duties too heavy, numbers should be increased, 5577, 5730–3; helped often by guardian of parish, 5577:
relief stations undesirable, should relieve poor at their homes, 5578–85, 5732–7.

ASSISTANCE OF RELATIVES.

Enforced from children where there is ability; parents approve, 5759–61; relatives do not always come forward to keep deserving from house, 5571–2.

CHARITY.

Evils of indiscriminate charity, 5614–5, 5689, 5709–15: organisation of charity desirable, 5689:
dole charities might be well used for deserving aged, 5690–1.

BENEFIT SOCIETIES AND SAVING.

Aged have not had chance of joining good societies, 5587; have often been in unsound ones, 5622–8; labourers now join good ones largely, 5560–4; can usually only pay to one, 5749–50; but payment might extend to old age benefit, 5765–72; sound ones are driving out unsound, 5678; encouraged by restricting out-relief, 5753:
some, but not many, members of benefit clubs seek relief, 5549–50, 5625; approves of out-relief in such cases, 5535–8, 5548–52; and where men have paid as long as they could afford it, 5620, 5649–50; subject to the society being approved by guardians, 5535, 5589–96:
old age provision not popular, 5680; seldom made by benefit societies, 5751–2; but payment to cover could be afforded, 5765–72:
Wiltshire society, details as to; gives pensions, 5563, 5613, 5616, 5680, 5683–5, 5748, 5766; self-supporting, 5776–80.

STATE PENSIONS.

Are opposed to self-help; disapproved by experienced guardians, 5553–5, 5655–9, 5763–4.

WAGES, &c.

Agricultural labourers in Wiltshire earn 12*s.* to 15*s.* a week and extras; able to pay to friendly society, and also smoke and drink; particulars, 5556–9, 5565–8, 5662–9; low on downs, 5588; not affected by out-relief, 5632–3:
population falling owing to migration for better wages, 5756–8:
rent, average 2*s.* a week, 5674; allotments usual, 5669–73:
temperance increasing, 5675–7.

MR. GEORGE NEVILE
MR. ALFRED MINKLEY } (8977–9129).

MR. NEVILE.—Chairman of Newark Board of Guardians, 8977.

MR. MINKLEY.—Relieving Officer of Newark Union, 8981.

INDOOR RELIEF.

Diet, 9116–9120.

OUT-DOOR RELIEF.

Particulars as to cases mentioned by Mr. Frome Wilkinson:
(1.) Samuel Asher, who died in 1883 of senile decay, aged 87, 8978–9013; (2.) other cases of persons now alive and living with or helped by children, 9014–85, 9100–4, 9115:
amount of out-door relief given increased, 9112–4; supplemented in all cases from other sources, 9121–4; medical relief given in addition to out-door relief, 9088–97; relief taken to paupers by relieving officers except in parish of Newark, 9098.

ASSISTANCE OF RELATIVES.

Some instances of unwillingness to contribute to support of parents, 9126–9; cases of paupers receiving out-relief living with or helped by relatives, 8985–95, 9048–83.

MR. NEVILE and MR. MINKLEY—*cont.*

CHARITY.

Doles given to paupers in receipt of out-door relief, 9107–10.

MR. EDWIN NOKES (14,964–15,187).

Is now a working gardener, living at Lickey End, Bromsgrove, 14,965–7; age (62) and family (10 children living), 14,964–70, 15,034–6, 15,055–6; past career, 15,131–7; lived a long time mainly on bread and potatoes, 15,040–6, 15,130; position and prospects, 15,014–30; earns 17*s.* a week, 15,019–20; may have to come on rates in age, 15,024–33, 15,053; position of his children, 15,138–46; allotment, 15,010–13, 15,037–40, 15,050–1, 15,115–6.

GENERAL POOR LAW ADMINISTRATION.

Pauperism: much in Bromsgrove Union, 14,973; due largely to slackness of work, 14,974–6:
numbers getting in-door and out-door relief, 14,977–82; large proportion of aged men, 15,062–5; cannot say how far they really need relief, 15,158–60:
principled and unprincipled should have different treatment, 15,069–73, 15,087–8; discrimination possible, 15,074–6; undeserving now come off best, 15,088.

IN-DOOR RELIEF.

Dislike of prospect of workhouse, 14,982–3, 15,065–6:
character of inmates, 15,067–8:
has not known a home broken up by guardians in Bromsgrove Union, 15,180–4:
has heard of a man preferring death to entering the workhouse, 15,186–7.

OUT-DOOR RELIEF.

Amount, 2*s.* 6*d.*—3*s.*, not enough, 15,031–3, 15,147–50; often supplemented by children with whom recipients live, 15,149–50; deserving should have 4*s.* or 5*s.*, 15,077–84, 15,128–9:
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Sir HUGH OWEN, K.C.B. (1-566).

Has had 40 years experience, and been Secretary of Local Government Board since 1882, 1-3, 538-40.

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Dr. H. J. PAINE (5161-5390).

Is chairman of Cardiff guardians, 5161-4; knows the urban parishes best, 5182.

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DR. PAINE—*cont.*

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REV. L. R. PHELPS (3857–4049).

Is guardian of Oxford Union and Chairman of local Charity Organisation Society, 3857–61; speaks mainly as to Oxford, 3946–7.

GENERAL POOR LAW ADMINISTRATION.

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REV. L. R. PHELPS—*cont.*

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MR. FRANK PICKERING (16,414–16,447).

Is aged 56; has been a miner since the age of 7, 16,414–7; knows the miners well, 16,418, 16,422; has been in friendly societies since 17, 16,426.

agrees generally with Mr. Burton, 16,422, 16,427.

GENERAL POOR LAW ADMINISTRATION:

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MR. PICKERING—*cont.*

BENEFIT SOCIETIES.

Has been in societies since 17, 16,426; out-relief should be added to society benefits, 16,426.

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MR. JAMES PITKIN (14,054–14,343).

Labourer in Buckinghamshire, 14,054–8; family, 14,081, 14,103–11, 14262–6; has had difficulties from sickness and smallness of wages, 14,125–7; wages, 14,067–80, 14,088, 14,179–82, 14,183–4; allotment, 14,059–61, 14,082–7, 14,185, 14,225–9, 14,242–6; rates, 14,097–102; rent, 14,062–6:
is member of sick club, 14,091–6, 14,141–3, 14,277–81, 14,310–3; agent for selling seeds, 14,230–3; teetotaler for 14 years, 14,282–5:
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GENERAL POOR LAW ADMINISTRATION.

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relieving officer often uncivil, 14,202–4; takes out-relief to pay stations, 14,197–201.

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Mr. Chamberlain's scheme.

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WAGES, &c.

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MR. S. B. PROVIS, C.B. (17,460–17,534).

Is Legal Assistant Secretary to the Local Government Board, 17,460–1.

MR. PROVIS, C.B.—*cont.*

GENERAL POOR LAW ADMINISTRATION.

Poor Law Statutes: number and complication, 17,462–71: possibility and advantage of consolidation, 17,465–7: difficulties, 17,468–70: possibility of a digest, 17,486–7:
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MR. JOHN HENRY SMITH (15,317–15,394).

Lives at Hampton, Meriden Union, 15,317–8; has been a labourer since childhood, except for ten years in army; is now parish roadman, 15,319–26.

GENERAL POOR LAW ADMINISTRATION.

Pauperism in age mostly from misfortune, 15,372–4.

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Workhouse dreaded, 15,340–1, 15,360:
Meriden Workhouse clean, 15,344; but bad associates: his mother's case, 15,340–44.

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only decent people should have it, 15,352–9.

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not himself in a society, 15,339; regrets this, 15,381–6; his father's failed, 15,339, 15,380–1; son in a juvenile branch, 15,386.

STATE PENSIONS.

Mr. Chamberlain's scheme:

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MR. THOMAS BALLAN STEAD (12,354–12,565).

Permanent Secretary of Ancient Order of Foresters, 12,354–5, 12,459.

GENERAL POOR LAW ADMINISTRATION.

Thinks official expenses unduly large, 12,441, 12,444–5:
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MR. STEAD—*cont.*

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BENEFIT SOCIETIES.

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Ancient Order of Foresters.

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Mr. Chamberlain's scheme :
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MR. WILLIAM STEELE (9130–9472).

Is secretary of Northumberland and Durham Miners' Permanent Relief Fund, 9130.

MINERS' PERMANENT RELIEF FUND.

Area and objects, 9131–4, 9185 ; unions in coalfield, 9382–92 ; number of members, 9149 ; include nearly all the miners, 9320–3 ; death, accident, and old age, but not sick benefit, 9134, 9171–6 ; death and disablements, 9229–40 :
history and financial position of fund, 9150–69, 9171–2, 9176 ; registration and valuation, 9330–42 ; rules elastic but must be observed, 9272–5 :
members often in benefit societies, 9171, 9177–9, 9233 ; but aged generally in bad ones, 9323.

Old Age Provision.

Average age of coming on fund, 67 ; time on it, 3–4 years, 9168–9 ; aged usually entirely depend on fund and relatives, 9323–9 :
benefit 4*s.* a week, 9154 ; after at least 10 years' membership, 9167 ; fixed, without regard to other means, 9344–8, 9409–13 ; condition, permanent incapacity after 60, 9135–44, 9148 ; medical certificate required, 9145–7 :
contribution 1½*d.* a week, 9154, 9160 ; levied as part of 4*d.* for fund generally, but old age accounts kept separate, 9310–22 :
fund insufficient for total maintenance : contribution should be supplemented, but further charge though small should not be thrown on the men, 9170–6, 9400–8 :
popular with miners in this corporate form, 9194–8 ; but mainly for the other benefits of fund, 9306–10, 9356–9 ; reserve fund not enough for present pensioners, 9343.

Present relation of Fund to Poor Law.

Supplementation by guardians under present poor law : generally none, 9202–20, 9223, 9241–9 ; only gives opinion, 9349–51 ; 60 per cent. do not apply owing to pauper stigma, &c., 9244, 9299 ; 20 per cent. are refused, and 20 per cent. aided, 9244 ; refusals may be cases where children should help, 9466–70 ; half relief pay only sometimes reckoned by guardians, 9241 ; 4*s.* a week thought to be above destitution, 9246–9 ; law as to destitution test must be observed while in force, like his society's rules, 9271–5 ; but merit and poverty, not simply destitution, should be test of relief, 9268–70 :
few members of fund in workhouse : allowance in such cases stopped, 9206–12, 9221–2, 9227.

Rate or other aid to Fund suggested.

Mineral owners and large ratepayers should assist relief fund, 9170–6, 9180–7, 9200–1, 9279–80, 9359–68, 9372–3, 9395–7 ; might then be represented on it, 9460–3 ; 2*s.* a week should be added to the 4*s.* from the fund, 9199 :
rate in aid should be graduated, 9260–7 ; difficulty of this, 9367–70 ; relation of such rate to wages, 9281–4, 9287 :
contributions for general benefits might be one-third each by workmen, employers, and rates, 9372–5.

BENEFIT SOCIETIES AND SAVING.

Old age provision does not attract young, though can be made at little cost, 9278, 9352–3 ; would attract if State-aided, 9354–5 ; Post Office annuities not used, 9276–7 :
partial provision should be raised to competence for necessaries, 9268–70, 9412–44, 9465 ; admits this might check adequate provision, 9440–51 ; improvident should be barely kept from starvation, 9451–5 :
self-help should be subsidised, 9188–91, 9260, 9412–5 ; without pauper stigma to promote thrift, 9299–9305.

STATE PENSIONS.

State-aided pensions would encourage self-help, 9188, 9354–5 ; would not injure miners' relief fund, 9393–4.

WAGES, &c.

About 4*s.* 6*d.* a day for young, 9192–3, 9250–6 ; 5*s.* general average, 9288 ; necessary expenses on good food, &c. by young, 9289–98 ; total pay about 60*l.* a year, allowing for days lost, 9188, 9398–9 :
longevity of some miners : applicants for old age pension sometimes over 80, 9138–45, 9470–2 :
marriage later than formerly, 9285–6.

MR. JOHN VALENTINE STEVENS (17,219–17,459).

Is a tin-plate worker, living at Birmingham, 17,219–20; a Forester, 17,323–4, 17,337; member of Tin Plate Workers' Society, 17,308–13.

GENERAL POOR LAW ADMINISTRATION.

Statistics as to parish of Birmingham, 17,264–7; guardians, 17,391–3; administration very good, but sometimes hard on deserving, 17,261, 17,381–93; not enough discrimination, 17,385, 17,454:
mode of ascertaining desert: importance of inquiries as to past of aged, 17,371–93, 17,441–5; might be made as in trade unions, 17,410–3; non-pauperism in youth as a test, 17,373–8:
out relief should be more freely given to deserving who cannot provide, especially women, 17,292–6, 17,316–20, 17,367–71; as a superannuation fund for those needing it, 17,321; this would not injure thrift like State pensions, 17,427–31; now generally given, 17,446–52; but destitution should not be required, 17,451–2:
reduction of pauperism and cost, 17,432–9; ratepayers would dislike increase but not community, 17,439–40.

INDOOR RELIEF.

Many deserving shrink from going to workhouse, 17,261; sometimes unduly pressed, 17,261; proper for undeserving, 17,385; and too popular with them, 17,454–5:
infirmary, 17,456–8:
management of workhouse and infirmary admirable, 17,458; indoor cost per head, 17,265–6.

OUTDOOR RELIEF.

Should be given as a right to deserving aged who could not provide, 17,292–6, 17,316–20; enough to keep out of workhouse, 17,423–5; say, 5*s.* or 6*s.* a week; 17,295–6; without waiting for destitution, 17,452:
is generally given now, except in special cases, 17,446–50:
hard case of refusal to widow and grandchild, 17,268–75; to parent living with daughter and son-in-law, 17,276–86:
staff for investigation, 17,445.

ASSISTANCE OF RELATIVES.

No man earning 30*s.* is morally bound to keep parents, 17,287–9:
hard case: out-relief for wife's mother refused to a man with six children; earnings of family 51*s.* a week, 17,276–86, 17,291, 17,421–2.

BENEFIT SOCIETIES AND SAVING.

Value of trade and friendly society provision, 17,224–5; sufficient with liberal poor law, 17,321–2; members object to State or rate aid for societies, 17,408–9:
Foresters: give reduced sick pay for age, 17,226–8, 17,242–4, 17,336, 17,404–5; payments and benefits, 17,229–44; separate old age scheme, not accepted as compulsory, 17,226–8, 17,397; will be preferred with knowledge, 17,406–7; have many agricultural labourers, 17,369–70; age of members, 17,337–43; actuarial position of district, 17,237–41:
Ebenezer Dividing Society give reduced sick pay in age, 17,331–3:
trade society superannuation or disablement funds: amounts, conditions, and times of benefits, 17,245–54, 17,343–6; carpenters and joiners, 17,245–7; coachmakers, 17,248–51; tin-plate workers, 17,347–66:
modes of saving at Birmingham, 17,414; not much in house property; 17,415–9.

STATE PENSIONS.

Mr. Chamberlain's Scheme:
Artisans nearly all opposed: prefer elastic provision of societies, 17,223–5; all central interference disliked, 17,459.
objections:
age too late, and would depend on trade, 17,256–8:
would penalise other saving, 17,398–400:
State interference with friendly and trade societies, 17,259, 17,302, 17,310; by checking thrift and sickness and out-of-work provision, 17,321–8, 17,426–7; and hampering societies, 17,329–31; especially which give reduced sick pay for age, 17,331–6; State might aid the insurer apart from his society, 17,394–7; but could not refuse payment if it failed, 17,401–3:
State-aided scheme opposed by Foresters, 17,306–7; by Trades Council and societies, 17,297–315.

WAGES, &c.

Piece-work carried on at later age than time-work, 17,258, 17,345:
trade unions do not allow men to work at less than standard wages, 17,257.

MR. WILLIAM SUTTON: *see under* BRABROOK.

MR. JOHN HENRY THOMAS (7286–7549).

Clerk to guardians of Carnarvon Union, 7286–7288.

GENERAL POOR LAW ADMINISTRATION.

Numbers of paupers, 7293–97, 7471–73; of old age paupers, 7298–99; cost of pauperism, 7369–76; paupers mostly general and agricultural labourers, 7377–78:
relation of guardians to people, 7474–7, 7483–85, 7500–11:
rateable value, 7533–36.

INDOOR RELIEF.

Numbers, 7365–8; cost of maintenance per head, 7461; dietary, 7436–47; clothes, 7448–50; religious services, 7457–60:
classification insufficient, 7462–70; proposals for increasing comforts of inmates, 7393–7408, 7488–92: proposed power of compulsory removal into workhouse, 7409–12, 7416, 7451–56, 7496–99.

OUT-DOOR RELIEF.

Amount of out-door relief given, 7300–13; rarely in kind, 7307; inadequate, 7334–37; supplemented by begging, 7348–58; by casual earnings, 7518–22; bad houses used by out-door paupers, 7359–64:
lavish grant of out-relief has caused poor to rely on the rates, 7379–84, 7390, 7512, 7516; discouraged growth of friendly societies, 7385–6, 7478–80, 7486; caused very high per-centages of pauperism, 7388–9, 7542–3; would cause bankruptcy if general, 7544–5, 7549; is bad for the poor, 7547–8:
out-relief popular, 7428; refusal considered a grievance, 7537–41; granted to the able-bodied, 7418–22; to widows, 7424; proposed for women with illegitimate children, 7493–5:
Manchester rules adopted but not acted upon, 7391–2:
application and report book not well filled up, 7517.

ASSISTANCE OF RELATIVES.

Not enforced by guardians, 7338–47.

BENEFIT SOCIETIES.

Discouraged by lavish out-door relief, 7385–6, 7478–80, 7486.

STATE PENSIONS.

State insurance requiring contributions not practicable, 7414–5.

WAGES, &c.

Wages in Carnarvon, 7316–25, 7526–32; cost of living, 7326–33, 7523–5.

MR. WILLIAM VALLANCE (2470–2767).

Clerk to guardians of Whitechapel Union for 25 years, 2470–2; previously clerk to guardians of Braintree Union, Essex, 2642–4.

GENERAL POOR LAW ADMINISTRATION.

Parishes in Whitechapel Union, 2478–9; area of union, 2582; numbers of paupers, 2473–7, 2671–2; age at which they become chargeable, 2485; definition of aged and infirm, no fixed age, 2720–6; causes of destitution, 2485–91; treatment of children, 2606–9:
vagrants, 2667–70; mendicancy caused by shelters and refuges, 2583–5; casual poor without settled homes, 2480–4:
value of annual reports, 2600–1:
power of removal rarely exercised, 2728–33:
elections not fought on question of in-door or out-door relief, 2586–8:
Jews look after their own poor, 2573–82:
Poor Law in United States of America, 2756–63:
great importance of officers being of high character, 2630–1.

MR. VALLANCE—*cont.*

INDOOR RELIEF.

Numbers, 2473–7, 2532–3, 2571–2; orders for workhouse, 2658–2660:
regulations admirable if carried out properly, 2522–3.
details of workhouse life: married couples, 2615; employment, 2515–20; amusement, mental instructor, 2524–5; leave out, 2750; clothes, 2752–5; visitors, 2596–8; visiting committee, 2748–9; visits of friends, 2751:
master and matron ascertain history fully from persons admitted to the workhouse, 2599:
classification 2513–4, 2687–96; preferential treatment of any class causes difficulties, 2521, 2687–93; complaints as to associates unknown, 2697–2700.

OUTDOOR RELIEF.

Refusal in Whitechapel, 2474, 2530; has not increased numbers in workhouse, 2492–4; has not caused migration, 2495, 2683–6; has stimulated work of organised charity, 2496–7, 2499, 2536–8; has saved the ratepayers, 2675–82; is impossible unless backed by charity, 2534; restriction began in 1870, 2502–5, 2569–70:
strict administration inapplicable in some unions, 2506–7:
not unpopular, 2705–12, 2764; supported by clergy, 2710–1:
evils of inadequate out-relief, 2507–8, 2593–5, 2741; minimum scale should be fixed for each union by Local Government Board, 2593–5, 2740–7:
non-resident relief not given, 2727; relief in kind given only in urgent sick cases, 2655–7:
medical relief, 2632–7: first step in pauperism, 2638; orders for, 2661–6; granted as loan but not recoverable, 2632–39, 2641, 2673–4.

Relieving Officers.

Two in union, 2526–8, 2701–2; cross inquiry officer not required, 2703–4; responsible for relief between meetings of guardians, 2734–8; co-operate with the Charity Organisation Society, 2531, 2707; application and report book well kept, 2529, 2602–3, 2645–54.

CHARITY.

Strict administration has stimulated organised charity in Whitechapel, 2496–7, 2499, 2536–8, 2590–1, 2623; numbers of deserving poor receiving pensions from charity, 2498, 2500, 2610–3; amount of pensions varies, 2535, 2765–7; pensions given to aged usually permanent, 2616:
Charity Organisation Society, 2621; communicates with relieving officer, 2531, 2707; co-operation with poor law authorities should be voluntary, 2592:
Tower Hamlets Pension Committee for the old, 2713–9, 2765–7:
charitable aid superior to out-door relief, 2622; not demoralising, 2617; gives sympathy and help which are more important than the money, 2501–40:
charity able to deal with all cases of distress, 2708–9; cost, however, borne by charitable minority instead of ratepayers, 2538–41:
endowed charities, not many in Whitechapel, 2624–5; should be utilised for deserving poor, 2627–9.

STATE PENSIONS.

5*s.* pensions would not support the sick outside the infirmary, 2509, 2510; or the old and homeless already in the workhouse, 2510–12; but would support many old persons who had kept outside, 2542–6, 2563–8:
universal pensions another name for out-door relief, 2547–9, 2620:
State support demoralising to character, 2614, 2618–9; disapproves assisted pensions, 2550–62.

MR. THOMAS H. WALKER (15,395–15,580).

Aged 66: has been a hat manufacturer, with a large business: 15,395–401, 15,490–1, 15,542–3; failed seven or eight years ago through illness and a law suit, 15,398–9; forty years a ratepayer in Marylebone and elsewhere, 15,407, 15,460, 15,541; workhouse treatment hard for such, 15,460, 15,567:
obliged recently to go to Marylebone Workhouse; removed in a few weeks to Wandsworth, in which union he had lived for last four years, 15,402–10; his treatment in Wandsworth Workhouse, 15,411 *seq.*; was in twice, 15,492–4, 15,546–7; stayed there seven weeks, 15,482–3.

MR. T. H. WALKER—*cont.*

INDOOR RELIEF.

Wandsworth Workhouse:
Management harsh and not satisfactory, 15,411–3, 15,522–3, 15,544–8; labour master harsh to him, 15,434–5, 15,506, 15,545; has used bad language, 15,443–50; threats to remove neckerchief, 15,451–66, 15,506–15, 15,533–5; did not complain to medical officer or master, would be useless, 15,436–9, 15,549; or to any one else, 15,550–4; these officers harsh to him as well, 15,467–71, 15,494, 15,505–6, 15,522, 15,527–31; thinks medical officer owed him a grudge, 15,440–2, 15,459–60; but was not inattentive, 15,442; others not treated same way: thinks he was specially disliked, 15,467–71; felt like a prisoner, 15,539–40; some inmates very rough, but fear officers, 15,516–21; discontent general, 15,224–6.
food good, except once, 15,474, 15,495–8; clothing warm, but without proper buttons and pockets, 15,475–81, 15,495–502, 15,535–8; bedding good, 15,482, 15,503–5.
hours of work for aged, 8–11.45, and 1–5.30, 15,416–24, 15,555–62; work, oakum-picking; very tedious and monotonous, though not in general severe, 15,416, 15,425–6, 15,472–3, 15,563–70; no fixed task, 15,564; proceedings in officers' absence, 15,473, 15,520; old had no variety of work to his knowledge, 15,570–3.
reading or smoking only allowed in interval, 15,427–33; a little tobacco given to each by a guardian, 15,774; newspapers allowed to be received, 15,484–6; but not regularly provided, 15,575–9.
rules as to leave of absence, 15,487–9.

MR. ZACHARIAS WALKER (6947–7285).

Lives in Docking Union, Norfolk, 6947:
agent of National Agricultural Labourers' Union, 7006–8, 7078, 7207–11:
has not been inside workhouse, 7058, 7111, 7236–39:
secretary of Odd Fellows' Lodge, 7120, 7131.

GENERAL POOR LAW ADMINISTRATION.

Parochial preferable to Union administration, 7088, 7281:
sympathetic guardians (by abolishing qualification) needed for judgment of cases, 7086–7:
dislike of asking for relief, 7254–56:
loss of franchise not considered, 7252–53:
direct payment of rates desirable, 7284–85.

INDOOR RELIEF.

Dread of, 7105, 7246–51:
has no personal knowledge of workhouse, 7058, 7111, 7236–39:
classification desirable, 7050–61, 7066–72, 7108–12, 7275–80.

OUT-DOOR RELIEF.

Preferred by the poor, 7105–6; does not depress wages, 7080–2, 7244–5:
amount allowed, 7037–40, 7177–82, 7188–90, 7267–69; increase of, desirable, 7041–49, 7083–85, 7232–35; depends on discretion of guardians, 7063–65, 7072–74, 7172–76; inequality of bestowal, 7104, 7153–56:
refusal of, 6950, 7212–14; examples of refusal, mainly widows with sons, 7023–33, 6951–7002, 7257–66; considered a grievance, 7127–98:
dependence on sons more disliked than dependence on rates, 6984, 7032–33, 7183–87, 7191–93:
harshness of relieving officer, 7034–36, 7270–4.

ASSISTANCE OF RELATIVES.

Should not be enforced by law, 7101–3, 7113–9; except from men earning 1*l.*, 7164–65, 7227–31, 7283:
enforced from those who cannot afford it, 7009–22:
agricultural labourer unable to contribute, 7128–9, 7166–71, 7194–95, 7282.

BENEFIT SOCIETIES.

Members in Friendly Societies, 7137–41, 7149–51; improvement in Friendly Societies, 7098–7100; amount of payments, 7144; reserve, 7146; young men nearly all members, 7152, 7196:
village clubs disappearing, 7157, 7202–5:
superannuation fund, 7142–43; should take place of sick pay after 65, 7147–48; subscription for, in addition to sickness contribution, too high for agricultural labourer, 7199–7201:

MR. Z. WALKER—*cont.*

State supervision desirable, 7206:
Prudential Society, 7089–91:
money rarely put into savings banks, 7092–4:
provision for old age through Friendly Societies better than dependence on rates, 7095–98, 7121–28, 7133–36.

WAGES, &c.

Agricultural labourers; wages and means, 7077–80, 7099, 7166–8:
much less spent on drink than formerly, 7195:
wages not depressed by out-relief, 7080–2, 7244–5:
fewer women employed in fields, 7215–23; migration of the young women into towns, 7224–6; want of employment for old women, 7159–63.

MR. SIDNEY WARD (15,581–16,019).

Has always lived at Brixworth, 15,581, 15,765–6; knows district well, 15,944; member of Salvation Army, 15,582–3; is collector for Liverpool Victoria Friendly Society (medical and burial only), 15,581, 15,966–8:
is Secretary of Brixworth Out-door Relief Association, 15,584–6.

GENERAL POOR LAW ADMINISTRATION.

Opposed to strict Brixworth system of refusing out-relief, 15,589; says it drives poor to grave, though not to workhouse, 15,821–7; system is unpopular in Union, 15,943–6, 16,010–1: causes migration, 16,001; puts unfair pressure and checks applicants, 15,947–54; who are strictly questioned, 15,652, 15,952; out-relief refused always, without time to get evidence, 16,002–4; appeal would be useful, 16,005–9; charity fund for special cases [*see* under Charity and Poor Law]: cases arbitrarily postponed and put off with charity, 15,752–60, 15,783; figures more regarded than poor, 15,955:
Brixworth Out-door Relief Association, 15,584–6; constitution, 15,805–20, 15,999–601.

INDOOR RELIEF.

Examples of dread of workhouse, 15,598, 15,641, 15,680, 15,690; case of sick woman who left as she could not endure it, 15,680; infirm may have better food, &c., there, but dread it, 15,641, 15,778; better at home with children, 15,762; need of society, 15,998; confinement dreaded, and final breaking up of home, 15,761:
cannot speak as to inside working of workhouse, 15,763–4, 15,779–82:
workhouse best for some cases, 15,989–90.

OUTDOOR RELIEF.

Refusal of outdoor relief at Brixworth, hard cases, 15,986–8.

Examples:

C. Bray (in 1889), 15,590–625, 15,844–7; refused club pay in old age, 15,592, 15,596–9; was in great want, did not ask for relief, dreading workhouse, 15,598–601: became insane, 15,591–9; worked again after leaving asylum till death, earning 11*s.* a week, 15,609–17; lived with daughter, 15,618–22:

J. Johnson, 15,626–52; has nervous complaint, ill 7 years and spent his savings, 15,634; was then refused out relief, but is given 1*s.* 6*d.* a week charity, 15,634–44; lives on this and help of family, 15,628–33, 15,643–7, 15,992–3; is in want, 15,648:

T. Dickens, age 74, too ill to work, has to depend on daughter, a monthly nurse, aged 50, 15,653–6, 15,851–7: has been 60 years in club, but now (he thinks) gets nothing from it, 15,653–6, 15,851–4:

Mills and wife, in great want; refused outdoor relief, the wife died 3 years ago; husband now 73, helped by son and charity, 15,657–70, 15,858–77:

other cases: Burgess and Haines, 15,673–6; T. and E. Camption, 15,679–82; Robert Smith and wife, 15,683–91; E. Ward, 15,832–43, 15,904.

cases in which guardians have declined to pay burial expenses, 15,695–704:
out-relief might go with small earnings, but inquiry would be needed, 15,769–77; by relieving officer who visits weekly, 15,777:
indiscriminate out-relief, given 20 years ago was also bad, 15,976–85.

MR. WARD—*cont.*

ASSISTANCE OF RELATIVES.

Hard cases where children are expected to help, or are unfairly pressed by out-relief being refused, 15,643, 15,653, 15,666, 15,855–6, 15,908–22; general hardship, 15,948, 15,954:
children on small wages cannot help parents as well as keep families and pay into clubs, 15,973–4, 15,983.
those should help who can, 15,984.

CHARITY.

Private charity fund in Union:
Gifts not sufficient or regular, 15,672, 15,737; generally 1*s.* 6*d.*, less than out-relief around, 15,787–93, 15,956–61; work allowed, but few can do it, 15,789–93; recipients have to ask for or fetch the money from time to time, 15,738–46, 15,925–32:
examples: Richard Smith, 15,711–22; J. Linnell, 15,723–7; Mrs. Thompson, 15,728–36; Mrs. Ward, 15,904–12; Mrs. Somerfield, 15,913–24:
more humiliating than relief, as depending on favour 15,746–9, 15,937–8, 15,962; given to prevent out-relief, 15,756–60, 16,012–6:
principles and administration of fund, 15,877–900, 15,933–6; administered through clergy and others, 15,739–42, 15,750, 15,783–6, 15,893–6; refusal of some persons to join, 15,893–6, 16,017–9:
endowed charity in district, 15,706–10, 15,963–5, 15,994–7:
hard to pay rates and have to give charity too, 15,680.

BENEFIT SOCIETIES.

Local clubs, pay not given for long periods or simple old age, 15,590, 15,606–13, 15,653, 15,852–4, 15,872:
clubs do not allow sick pay with earnings, 15,772–4:
clubs in Brixworth district: how affected by poor law system, 15,966–74.

WAGES, &c.

Wages in county average 12*s.* a week, 15,590, 15,973–4:
employment scarcer than formerly for aged, 15,767–8, 15,794–5: condition of people better because of allotments, &c., 15,975–6:
certain work publicly offered, but not taken by residents, 15,796–804, 15,939.

[NOTE.—*With regard to the hard cases referred to by Mr. Ward, a statement has been forwarded to the Commission by Canon Bury, which is printed as Appendix IX., p.* 988.]

MR. REUBEN WATSON (11,363–11,638).

Is actuary to Manchester Unity of Oddfellows, 11,363; has been connected with it nearly 50 years, 11,592.

GENERAL POOR LAW ADMINISTRATION.

Has no suggestions; does not think poor law can be dispensed with, 11,365–7; would not say that relaxing workhouse conditions for aged would harm friendly societies, 11,589–90; very few friendly society members apply for poor relief, 11,612–3; no wide complaint of guardians refusing preferential treatment in such cases, 11,612–3.

BENEFIT SOCIETIES AND SAVING.

Annuity benefits for old age should supersede *quasi* sickness benefits, 11,371, 11,482; would be popular if worked by side of sick pay, 11,400–1; efforts being made in this direction, 11,373; numerous old age insurers in some societies, 11,376, 11,456–7; should be induced not by statute but mutual discussion and progress in societies, 11,407–10; value of tables of Manchester Unity and information to be published by Friendly Societies' Registry, 11,425, 11,609–11:
change of ordinary to old age membership possible, but not likely to be common with present members, 11,483–8; old age provision thus will not tell much for many years, 11,485–8:
satisfactory progress of societies, 10,409–11, 10,443; increasing faster than population, 11,511–2, 11,562; hopes knowledge of how best to insure is growing, 11,573; value of annual statements, very general on example of Manchester Unity, 11,411–2:
evil of undue competition of societies, 11,371–2, 11,404–5, 11,614–5; some check might be useful, 11,445–6; but not legislation now, 11,469:

MR. WATSON—*cont.*

women in friendly societies: suggests separate lodges in present large orders, 11,414–8; separate societies for women not numerous or large, but solvent, 11,419–24:
juvenile societies, 11,470–3; in Manchester Unity (Ipswich), 11,471–2, 11,532–3; societies or lodges helped by honorary members rare, 11,447–51:
Government contribution and control deprecated, 11,435–44, 11,451, 11,514–5:
Post Office insurance not much used, 11,616–21; good agency for annuities, would not hurt friendly societies, 11,494–7, 11,502; Government could not compete as friendly society, 11,502, 11,516, 11,574; rates compared with those of Oddfellows, 11,533–40:
Foresters, old age provision, 11,425, 11,468:
Stoke and Melford Society, mainly rural labourers, large old age business, 11,457, 11,468, 11,480–1, 11,504–8, 11,585–8, 11,623–6:
rural labourers can only make provision to a limited extent, 11,458–60, 11,513, 11,541, 11,553–5, 11,622; though cost of annuity to young little more than that of a glass of beer weekly, 11,541–52; many labourers in Dorset societies, 11,459; and Stoke Society, 11,587, 11,623–6; due to local effort, 11,624.

Manchester Unity of Oddfellows.

Numbers and increase, 11,452–4, 11,563–6; modes of advancement, 11,519–23; honorary members 11,465–7:
particulars of contributions and benefits for sickness and old age, 11,387–403; history of benefit funds, 11,591–6; great actuarial improvement since correct tables introduced in 1864, followed by other societies, 11,409–10, 11,460, 11,523, 11,596–7; unsound lodges nearly all among the oldest, 11,460–4, 11,598:
figures as to expectation of life in unity, 11,383–5, 11,577–84; medical test on entrance, 11,384, 11,578–82; comparison with other tables, 11,427–34:
relation of Unity districts and lodges, 11,490–3, 11,627; how far insurer's security is local or central, 11,599–608, 11,628–32; rules of all three given to entrants, 11,628–32; lodges disobeying rules can be expelled, 11,633–8:
rules as to lapses, no return, 6–12 months' grace, 11,474–9; lapses 50 per cent. of new members; rarely rejoin, 11,568–72:

Old age annuity provision.

Started in 1882, very small number at first, 11,373–4, 11,556–61; now over 500 annuitants, 11,373–6, 11,567; proved financially sound, 11,425–6; no connexion with Post Office, 11,616:
particulars of old age benefit, at age 18–19; for 5*s.* a week at 65, 11½*d.* a month, or 1*s.* 4*d.* if returnable, 11,390–1, 11,547–51:
all old age funds kept separate, 11,386, 11,489; in lodge, district, or best in central fund, 11,489–93:
lodges where annuity provision is imperative (Orwell [Ipswich], and Fountain of Knowledge) freely joined, particulars, 11,377–83, 11,456.

STATE PENSIONS.

Compulsory insurance unsatisfactory, 11,369, 11,499, 11,524:
State provision, if at all, should be without contribution, on lines of Mr. Booth, Mr. Hardy, or Mr. Probyn, 11,369, 11,498–501, 11,525–31:
not a judge as to propriety of State provision by taxation, 11,370, 11,503; might be thought vicarious compulsion, 11,530–1; cannot forecast effect of subsidised insurance on friendly societies, 11,573–6.

MR. WILLIAM WEBB (15,188–15,316).

Is a market gardener, living near Bromsgrove, holds 15 acres, 15,189–94; age 39, 15,188; family and career, 15,204–5, 15,292–300; has had various work 15,191–2, 15,292; employs his own sons and others, 15,223, 15,298:
was once in friendly society, but is not now, 15,235–6.

MR. WEBB—*cont.*

GENERAL POOR LAW ADMINISTRATION.

Those who come on rates in age are chiefly wastrels, 15,199–206, 15,215; others helped by friends, 15,206–8; loafers get more out of poor law than honest, 15,251; position of guardians, 15,276–8.

INDOOR RELIEF.

Dread of workhouse, 15,209; should be kept like prisons for wastrels, 15,272.

OUTDOOR RELIEF.

Amounts, 1*s.* 6*d.* to 3*s.* 6*d.*, 15,218–20; should be 5*s.* or 6*s.* for decent, 15,221; no disgrace to them, 15,237:
relieving officer harsh, 15,210–3, 15,216–7, 15,273; does not make proper inquiries, 15,280–2, 15,290–1; decent should not have to go to him, 15,216; should be abolished, and ratepayers give relief between meetings of guardians, 14,272–80; this would not lead to waste, 15,274–5:
poor have to fetch relief, 15,283–9.

BENEFIT SOCIETIES AND SAVING.

Small club pay in old age, example, 15,196–8, 15,308–9; societies would be strengthened by Mr. Chamberlain's scheme, 15,233–4, 15,307–10.

STATE PENSIONS.

Provision for old age needed, 15,195–8; pensions better than poor law relief, 15,222, 15,239.
Mr. Chamberlain's scheme:
Good and popular, 15,222, 15,224; especially with higher premiums for returnable benefits, 15,224–8, 15,241; labourers can pay these premiums, 15,228–32, 14,242–7; useful by the side of other investments, 15,300–6; value of self-help, 15,256:
age should be in general 65, 15,240, 15,311–3; to be voluntary, 15,257, 15,314–6; those neglecting to join not to get full out-relief in age, 15,258–71.
would strengthen friendly societies, 15,233–4, 15,307–10.

WAGES, &c.

Wages about 2*s.* to 3*s.* a day, 15,229–30:
value of allotments, 15,196, 15,246; market gardening and fruit growing, 15,193, 15,204–5, 15,223, 15,296–302.

THE REV. J. FROME WILKINSON (5781–6136).

Rector of Kilvington, 5781; Guardian, Newark Union, 5782–84, 5913; Experience as clergyman in various parts of England, 6785, 5787; Author of books on thrift, 5786.

GENERAL POOR LAW ADMINISTRATION.

Reform of poor law needed, 5787–88; poor law now discourages thrift, 5979–82; definition of destitution varies in different unions, 5788; union area too large, 6028–32:
causes of old age pauperism, 5825–47; often from inability to save or insure enough, 5826–7, 5838; and consequent feeling of hopelessness, 5843, 5911; or from inability to provide at all for old age, 5838–43, 5901, 5983–90; or from lowered age for full earnings, 5844–6; less from vice, drink and waste than supposed, 5840, 5847; seldom from failure of societies, 5827–30.

INDOOR RELIEF.

Numbers, 5813–14; vicious and friendless only sent to workhouse at Newark, 5823–24, 5961–63; comfortable, 5811–12; association of the old with the old is bad, 5791; visits by guardians, 6094:
dread of, due to enforced association with bad characters, 5791, 5959–60:
great aversion to, 6041–2:
workhouse test as applied to aged poor, 6086–93:
classification, 5807–8; difficulties from want of space, 5808–10; Sheffield, separate almshouses to be built, 6017–19.

OUT-DOOR RELIEF.

Generally given to aged, 5789–90:
consideration of cases, 5963–71, 6024–27:
inadequate, 5790; absence of uniformity in amount given, 5790, 5934–35; starvation alleged from refusal or inadequacy of out-door relief, 5790, 5936–58, 6040, 6060–74, 6114–36:

Rev. J. F. WILKINSON—*cont.*

suggestion of 4*s.* as uniform amount of out relief for aged, 5801–06, 6072; 4*s.* a week the outside income of some households, 5972–78:
Grantham Union, pensions given after 70, 5793–97; sliding scale before 70, 5798–5801; effect on outdoor pauperism, 6075–79.

Benefit Societies and Saving.

Village societies, many of them unsound, 5815; disappearing, 6056–57; break up of societies only accounts for small per-centage of pauperism, 5827, 5829–30:
provision for old age not part of the duties of friendly societies, 5816–17, 5831, 5892, 5903–05, 6051; attempt to provide hurts finances, 5832–36, 5893–96; members insured for old age, 6058; new tables of Manchester Unity for old age, 6054–55; labourers unable to make separate subscription for old age, 5901, 5998–6001:
friendly societies in Berkshire and Suffolk, 5986–90:
cost of insurance through Post Office, 5991–6000, 6033–5:
trades unions give superannuation pay when power to work fails, 6036–9:
State should see that tables of new friendly societies are actuarially sound, 6052:
return of indoor paupers who have been in societies examined: numbers really very small, 5827–31; pensions only made up by guardians to provide bare necessaries, 5818–22.

Rev. J. F. WILKINSON—*cont.*

State Pensions.

Discussion of, has caused more humane administration, 5792; provision for old age the business of the State, 5835, 6082–85, 6111; endowment preferable to insurance, 5848, 6053; Mr. Booth's scheme, 5848–55, 6002–16; Mr. Chamberlain's scheme, 6059; German experience as to figures of disablement and old age, 6108–9.

Scheme suggested by Mr. Frome Wilkinson.

Old age to be taken out of hands of poor law and given to new district council, 5856; 5*s.* a week to all aged persons on demand, 5856, 5878–81; morally worthless to be offered the workhouse, 5858–60; old age, any age above 50 at which powers decay, 5860–61, 5864–77, 6102–6; decision left with district council, 5861–63, 5865, 5912–20, 5930; support of aged to come from Imperial taxes, 5863, 5882–83, 5927, 6095–98; cost of scheme, 5884–86, 6107, 6110–11; to be locally administered, 6098–6101; numbers applying, 6110–11; re-adjustment of incidence of taxation, 6112–13; municipal and village cottages, 5887–91, 5920–26, 6020–23; would not discourage thrift, 5903, 5911; pensions of ill-conducted persons to be impounded, 5928–29.

Wages, &c.

Larger wages, but employment ends sooner than formerly, 5843, 5897–98, 5900–5901, 6047–50; hour, shorter, 5845–46; cost of living, 5899:
allotments, rent of, 6043–45; enable labourers to keep off the rates, 5906–10, 6046.

II.—LIST OF UNIONS AND SOCIETIES.

List of Poor Law Unions, Charitable Societies, and Friendly and Trade Societies, specially referred to in the Evidence, with references to the passages in which they are discussed.

(*a.*) POOR LAW UNIONS.

London.

Holborn: Hedley, 1318; Owen, 229–241, 391–4.

Kensington: Hedley, 1269.

Lambeth: Davy, 1993.

Marylebone: Hedley, 1154; Hill, 10,518–21, 10,529–30.

Paddington: Booth, 10,838, 10,854; Fuller (Chairman of Guardians), 2272, &c.; Mackay, 10,034.

Poplar: Hedley, 1260; Lansbury (guardian), 13,697, &c.

St. George's (Hanover Square): Blackley, 12,925–32; Hedley, 1269; Owen, 507–10.

St. George's-in-the-East: Hedley, 1269–75, 1432–5, 1492–1511, 1593–4.

St. Giles: Hedley, 1167–70.

St. Pancras: J. H. Allen (guardian), 2000, &c.

St. Saviour's: Gardiner (guardian), 4052, &c.; Hedley, 1346.

Shoreditch: Cox (guardian), 3593, &c.; Grout, 13,116–24, 13,197, 13,352; Hedley, 1602–3.

Stepney: Booth, 10,857; Mackay, 9920–3, 10,054–71; Owen, 187.

Strand: Hedley, 1306–11, 1395–401, 1420–1, 1505, 1596–8.

Wandsworth: T. Walker (late inmate of workhouse), 15,406, &c.

Whitechapel: Hedley, 1260, 1269; Hill, 10,501; Lansbury, 13,875, 13,989–93; Mackay, 10,054–71; Owen, 187; Vallance (Clerk to Guardians), 2470, &c.

Jewish Board of Guardians: Cox, 3822–31; Lansbury, 13,991–9; Vallance, 2573–82.

POOR LAW UNIONS—*cont.*

Provincial.

Ashby: Burton (guardian), 16,024, &c.; Pickering, 16,418–21, 16,439–40.

Aston: Fothergill, 2998–3007; Stevens (resident), 17,432, &c.

Auckland: Stead, 12,384; Steele, 9220, 9241–8, 9351.

Aylsham: Edwards, 6455, 6471, 6563–9, 6597, 6610, 6922–8.

Barton Regis (Bristol): Clifford (guardian), 6141, &c.

Battle: Davy, 1647–53, 1817–8, 1874.

Bedminster: Clifford, 6145–7, 6311–13.

Beverley: Stead, 12,372–4.

Birkenhead: Crompton (resident), 17,539, &c.

Birmingham: H. Allen (resident), 16,571, &c.; Chamberlain, 12,181–9; 12,252–5, 12,293–6, 12,318–20; Fatkin, 18,085–90; Fothergill (Superintendent of out-relief), 2768, &c.; Jephcott (resident), 14,506, &c.; Stevens (resident), 17,261, &c.

Bishop Stortford: Hart, 12,048–63, 12,133–5, 12,161–9.

Bradfield: Bartley, 8667; Blackley, 12,819; Booth, 10,835–7, 10,866, 10,944–57; Chamberlain, 12,190, 12,688–93; Knollys, 1095–9; Mackay, 9822; Marshall, 10,442; Methuen, 5588, 5614, 5642–5, 5701; Owen, 429–34.

Brighton: Davy, 1719–27, 1981; Hamblin (guardian), 3279, &c.

Bristol: Clifford (resident in city), 6137, &c.

Brixworth: Booth, 10,835–7, 10,841–2, 10,866, 10,946–50; Bury (guardian), 4143, &c.; Owen, 314–5, 429–304; Ward (resident), 15,587, &c.

Bromsgrove: Nokes (resident), 14,977, &c.; Webb (resident), 15,206, &c.

POOR LAW UNIONS—*cont.*

Cambridge: Knollys, 679.

Cardiff: Beavan (guardian), 5391, &c.; Chamberlain, 12,286; Paine (guardian), 5161, &c.

Carnarvon: Thomas (clerk to guardians), 7286, &c.

Chichester: Davy, 1875–81, 1988.

Chippenham: Methuen (guardian), 5531, 5716–47.

Chorlton: Ballantine, 3270–1; Knollys, 1013; McDougall, 5045, 5138.

Docking: Z. Walker (resident), 6947, &c.

Dolgelley: Davies (guardian), 8348, &c.

Dudley: Callear (resident), 14,876, &c.

Dunmow: Hart, 12,048–63, 12,133–5, 12,161–9.

Durham: Steele, 9249.

Eastbourne: Davy, 1670–6.

Elham (Kent): Ladd (resident), 14,355, &c.

Erpingham (Beckham): Edwards (resident), 6453, 6472–7, 6492–6519, 6524–6.

Faringdon: Booth, 10,946–57.

Forden (Mont.): Disley (resident), 17,014, &c.

Gateshead: Steele, 9220, 9249, 9350.

Grantham: Wilkinson, 5793–9, 6075–9.

Guiltcross: Z. Walker, 6949, 7004–33.

Headington: Phelps, 3909–12, 3971, 3987.

Henstead (Swainthorpe): Edwards, 6456, 6520–3.

Holywell: Stead, 12,398–401.

Keynsham: Clifford, 6311.

King's Norton: Fothergill, 2998–3007.

Leeds: Fatkin, 17,968–9.

Manchester: Ballantine (Master of Workhouse), 3044, &c.; Davy, 1690, 1713, 1898–1903; McDougall (Vice-Chairman of guardians), 5021, &c.; Owen, 371–6.

Meriden (Coventry): Smith (resident), 15,340–60, 15,374, 15,390–3.

Newark: Minkley (relieving officer), 8981, &c.; Nevile (Chairman), 8977, &c.; Wilkinson (guardian), 5782, &c.

Oxford: Owen, 183–4; Phelps (guardian), 3858, &c.

St. Faith (Norfolk): Howell (guardian), 7904, &c.

St. Neots: Elcock, 4908–9; Owen, 377–9.

Saffron Walden: Hart, 12,048–63, 12,133–5, 12,161–9.

Sheffield: Davy, 1634, 1884; Knollys, 1141–2; Wilkinson, 5887, 6017.

Solihull: Nokes, 15,186–7.

Stockbridge: Blackley, 12,924, 12,933–49, 13,086–103.

Tavistock: Clifford, 6297, 6354–6.

Tendring: Owen, 485–7.

Wallingford: Wilkinson, 5646.

Walsingham: Z. Walker, 6949.

West Derby (Liverpool): Owen, 332.

West Ham: Lansbury, 13,889; Vallance, 2684–6.

Wigan: Marshall, 10,433.

Wimborne and Cranborne: Elcock (guardian), 4571, &c.

Winslow: Pitkin (resident), 14,144, &c.

Scotland: McNeill (Secretary to Board of Supervision), 9173, &c.

(*b.*) CHARITABLE SOCIETIES.

LONDON.

Charity Organisation Society: Allen, 2064, 2177–85; Cox, 3670, 3706, 3735, 3753; Fuller, 2329–30, 2436–40; Gardiner, 4054–5, 4081–2, 4104–5; Hedley, 1506–10; Hill, 10,494–502, 10,557–8, 10,640–4, 10,701–3; Mackay, 9774–92, 10,054–61; Marshall, 10,299–302, 10,325, 10,371, 10,434–7, 10,448–9; Vallance, 2531–5, 2616–21, 2707–10.

Relief of Distress Society: Mackay, 9792, 10,124.

Tower Hamlets Pension Society: Booth, 10,844–5; Mackay, 9779–88, 10,082–114, 10,132; Vallance, 2713–9, 2765–7.

CHARITABLE SOCIETIES—*cont.*

BIRMINGHAM.

Charity Organisation Society: Fothergill, 2843–8, 2940–1:

West Birmingham Relief Fund: Allen, 16,667–71, 16,745–50; Fothergill, 2846.

BRIGHTON:

Charity Organisation Society: Hamblin, 3341–51, 3524–7.

CAMBRIDGE:

Charity Organisation Society: Marshall, 10,204, 10,325.

CARDIFF.

Charity Organisation Society: Beavan, 5416–8.

OXFORD.

Charity Organisation Society: Marshall, 10,204, 10,325; Phelps, 3902–30, 3949–55, 3968–71.

(*c.*) FRIENDLY SOCIETIES AND TRADE UNIONS.

Ashby Friendly Society: Burton (secretary), 16,124–9, 16,156–73.

Berkshire Friendly Society: Brabrook, 11,268–70.

Catshill (Bromsgrove) Local Society: Nokes, 15,004–8, 15,053–60, 15,122–5.

Carpenters and Joiners Amalgamated Society: Crompton, 17,561, 17,564; Drummond, 10,736, 10,756, 10,779; Stevens, 17,245–7; 17,257.

Coachmakers' Society: Stevens, 17,248–51.

Co-operative Societies: Burton, 16,363–6; Bury, 4441–4, Fatkin, 17,917, 17,983–94.

"County" Societies: Brabrook, 11,069–72, 11,079–82, 11,271–2; Watson, 11,447–51.

Deposit Societies: Brabrook, 11,273–5.

Dunmow Friendly Society: Brabrook, 11,077–8; Hart (Hon. Secretary), 11,951, &c.

Ebenezer Sick Society (Birmingham): H. Allen (President), 16,543, 16,607–11; Stevens, 17,331–3.

Employers' Superannuation Funds: Chamberlain, 12,205; Hardy, 11,674–84, 11,768–71, 11,798–805.

Engineers, Amalgamated Society of: Crompton (local secretary), 17,537, &c.; Drummond, 10,756; Grout, 13,371–2; Jephcott (member), 14,505, &c.; Stevens, 17,257.

Foresters: J. H. Allen, 3842–6; Blackley, 12,824, 12,965–7, 12,975–8; Brabrook and Sutton, 11,033, 11,054–67, 11,168–72, 11,206–8, 11,280–1; Burton, 16,136–9; Chamberlain, 12,574–6, 12,744–8; Edwards (member), 6659–69, 6916–20, 6940–2; Hedley, 1453; Howell, 8065; Ladd, 14,420–5; Paine, 5262–6; Stead (Secretary), 12,354, &c.; Stevens (Secretary of local lodge), 17,226–43, 17,323–4; Z. Walker, 7202–3; Watson, 11,425–6, 11,468; Wilkinson, 5892–3, 6054.

Gas Workers' Union: Lansbury (member), 13,882.

Hearts of Oak: Brabrook, 11,280–1; Drummond, 10,710, 10,820–5; Grout, 13,144, 13,263–72; Hardy (Actuary), 11,662, &c.

Industrial Societies: Bartley, 8894; Blackley, 12,849; Brabrook, 11,034; Bury, 4522; Cardin, 13,469–77.

Ipswich Society: Watson, 11,471.

Iron and Steel Workers' Association: Callear (member), 14,873–5.

Juvenile Societies and Lodges: Blackley, 12,844–8, 12,974–8; Brabrook, 11,104–40, 11,197–203; Chamberlain, 12,221; Howell, 8065; Smith, 15,386; Watson, 11,470–3, 11,532–3.

Lancashire and Cheshire Miners' Relief Fund: Steele, 9229–37.

Leeds Co-operative Society: Fatkin, 17,917.

FRIENDLY AND TRADE SOCIETIES—*cont.*

Leeds Permanent Benefit Building Society: Fatkin (manager and actuary), 17,888, &c.

Liverpool Victoria Friendly Society: Ward (collector), 15,581*, 15,966–73.

London and Counties Labour League: Ladd (auditor), 14,352–5, 14,412–4.

London Society of Compositors: Drummond (late secretary), 10,711, &c.

Loyal United Friends: Grout (member), 13,127–8, 13,139–41, 13,323–30.

National Agricultural Labourers' Union: Edwards, 6631–64, 6911–19; Z. Walker (agent), 7078–80, 7209–11.

National Providence League: Blackley, 12,780–91, 12,808.

Norfolk Labour Union: Edwards (secretary), 6627–35.

Northumberland and Durham Miners' Permanent Relief Fund: Steele (secretary), 9130, &c.

Oddfellows: J. H. Allen, 3847–56; Bartley, 8735; Blackley, 12,824, 12,953–64, 12,975–8; Brabrook, 11,033, 11,073–5, 11,173–5, 11,190–6, 11,206–8, 11,252, 11,280–1; Chamberlain, 12,201, 12,231–2, 12,574–80, 12,741–2; Davies, 8652–3; Edwards, 6668–72; Hardy, 11,714; Hedley, 1453; Howell, 8065; Jephcott (member), 14,505, 14,523, 14,533–6, 14,698, 14,843–65; Nokes, 15,117–21; Paine, 5241, 5262–5; Pickering, 16,426; Smith, 15,383–6; Steele, 9278; Z. Walker (secretary of local lodge), 7120–52, 7199–205; Watson (actuary), 11,363, &c.; Wilkinson, 6054.

Oldham Limited Co-operative Society: Mackay, 9890–1.

Penny Bank: Bartley (manager), 3101, &c.

FRIENDLY AND TRADE SOCIETIES—*cont.*

Pistyll Friendly Society: Stead, 12,399–401.

Prudential Assurance Company: Blackley, 12,849, 13,108; Bury, 4357–8, 4491, 4513–23; Mackay, 9825, 9877–85; Owen, 407–8; Pitkin, 14,130, 14,336–8; Z. Walker, 7089–91.

Railway Superannuation Funds: Hardy, 11,677–85, 11,758–67, 11,816–8; Mackay, 9824.

Rechabite Society: Ballantine, 3255; Ladd, 14,420.

Royal Standard Benefit Society: Grout, 13,142–3, 13,152–3, 13,204–5, 13,263–72.

Sellinge Village public-house club: Ladd, 14,415–9.

Shepherds: Edwards (member), 6661–2, 6916; Wilkinson (member), 5786, 5892–3.

Stoke and Melford Society: Watson, 11,457, 11,468, 11,480–1, 11,504–8; Wilkinson, 5987–90.

Stonemasons' Union: Drummond, 10,725–6, 10,756, Jephcott, 14,585–6, 14,714–6.

Suffolk Unity (Women): Watson, 11,420.

Tin-plate Workers' Society: Stevens (member), 17,308–15, 17,347–66.

United Sisters' Society: Bury, 4492–4; Clifford, 6445.

Wiltshire Friendly Society: Methuen (vice-president), 5533–4, 5561–3, 5613, 5748, 5770–1.

Winslow Village Club (broken up): Pitkin, 14,090–6, 14,115–7, 14,141–3, 14,277–81.

Wire Workers' Union: Grout (member), 13,206–8, 13,321–2, 13,335–47, 13,356, 13,373–6.

Working Jewellers' Trade Society: H. Allen (secretary), 16,544, &c.

Yorkshire Penny Savings Bank: Fatkin, 17,917.

III.—SUPPLEMENTARY INDEX.

A complete summary of the evidence of each witness on the main heads of the inquiry of the Commission is contained in the foregoing analysis; but for convenience of reference the evidence on certain special heads is summarised in the following Supplementary Index. The subjects therein included are as follows:—

Areas for Relief and Rating.
Benefit Societies in relation to Poor Law.
Causes and Statistics of Pauperism.
Charity (other than Endowed).
Endowed Charity.
Post Office (Annuities, &c.).
Principles of Poor Law Administration.
Settlement and Removal.
State Pensions:—
(1.) Scheme submitted by Mr. Booth, and comments.
(2.) Scheme submitted by Mr. Chamberlain, and comments.
(3.) Other Schemes.
(4.) Supplementary remarks on State Pensions generally.
Wages and Economic Conditions of the Working Classes.

It has not been thought desirable to lengthen this Supplementary Index by reprinting the summaries of evidence under main heads, such as indoor relief, outdoor relief, assistance of relatives, and benefit societies generally, which already appear in the analysis in the alphabetical order of the witnesses.

AREAS FOR RELIEF AND RATING.

Mr. H. Allen.

Out relief might be charged partly over a large area, 16,736–8.

Mr. J. H. Allen.

Metropolitan Common Poor Fund repays most of indoor cost in London, 2170–3.

AREAS FOR RELIEF AND RATING—*cont.*

Canon Blackley.

Danger of harshness if out-relief were made a parish charge, 12,865–7.

Canon Bury.

Would like classification by workhouses in large areas, 4277; out-door relief should not be a parish charge; as this would lead to interested pressure, 4316–8.

AREAS FOR RELIEF AND RATING—*cont.*

Mr. Cox.

Metropolitan Common Poor Fund should cover all poor law charges in metropolis, 3795–7.

Mr. Davies.

Parish area for out-relief desirable, no risk of favouritism, 8511, 8632–3, 8636–7.

Mr. Davy.

Powers of unions to combine, 1829; advantage of uniting small unions, 1873; distance makes classification by workhouses difficult, 1662, 1829–33; out-door relief might be diminished if charged on parish, 1746–50, 1806–12, 1906–9.

Mr. Edwards.

Parish should be area for relief, 6577, 6770.

Mr. Elcock.

Relief should be all a county charge, but out-door relief be given by parish, 4982–9; three or four workhouses adequate for county, for "profligates," 4882–93, 5012–3; should be under county council, 4976–89; need not be further from poor than now, 4979–80; infirmaries for sick and helpless should remain as now, 4755–62, 4883; out-door relief should be given in each parish to all aged, under supervision of local authority, 4614–9, 4711; at cost of union, 4712–6; or county, 4986–7.

Mr. Hedley.

Large proportion in London of indoor relief, 1149–50, 1321–8; how far due to Metropolitan Common Poor Fund, 1326–8, 1380; out-relief a union not a metropolitan charge, 1326–8, 1380.

Miss Hill.

Thinks making out-door relief a parish charge might increase strictness, 10,571; Metropolitan Common Poor Fund, 10,507–10.

Mr. Knollys.

County or other increased areas of indoor relief would improve classification and status of officers, but remove poor from friends; with present or smaller area for out-relief; approves on the whole, 921–30, 939, 1051–3, 1079–84.

Mr. Lansbury.

Metropolitan Common Poor Fund; checks out-relief which is a local charge, 13,790–3; should cover all expenses on relief, 13,872–5, 13,949–52:
poor law charge should be general, not local, 13,796, 13,978; reforms checked by regard to rates, 13,975–8.

Mr. McDougall.

Suggested combination of Manchester unions for workhouse purposes, 5033, 5142–8.

Mr. McNeill.

Parish area for out-relief in Scotland, 9486–9; circumstances of poor thus known, 9573; parishes often large and populous, 9723–7.

Mr. Mackay.

Parish area and charge for out-relief discussed, 9847–52; risk of favouritism, 9849.

Sir H. Owen.

County or other large areas for indoor relief, arguments for and against; would improve classification, but take poor far from friends and reduce individual interest of guardians, 436–7, 552–4.

Mr. Provis.

Power conferred on board of guardians by sec. 8 of Poor Law Act, 1879, to combine for any relief purposes by independent joint committee, 17,477–85, 17,488–97; has only once been used, 17,478–9, 17,488–93: difficulties as to raising money and loss of guardians' control, 17,478, 17,484, 17,488–93; suggestions for meeting these, 17,493–7:
power to dissolve unions, 17,503–6.

Mr. Z. Walker.

Parochial preferable to union administration, 7088, 7281.

Rev. J. F. Wilkinson.

Union area too large, 6028–32.

BENEFIT SOCIETIES IN RELATION TO POOR LAW.

Mr. H. Allen.

Out-relief should be only slightly less to club members, 16,755–9.

Mr. J. H. Allen.

Cases of friendly society pensioners coming into workhouse, 2082–7, 3840–6; pensions then stopped, 2088–94, 3847–53; sick pay of Oddfellow entering workhouse paid to wife and family, 3856:
few members of friendly societies on the rates, 2031–3.

Major Ballantine.

Very few members of benefit societies in workhouse, 3244.

Mr. Bartley.

Numbers of the members of friendly societies who come on the rates, 8690–2, 8702–4; treatment they receive from guardians, 8690–2, 8697–701.

Mr. Beavan.

Members of benefit societies scarcely ever seek rate aid, 5414–6.

Mr. Brabrook.

Friendly societies have helped to reduce pauperism, 11,239:
few members of friendly societies come on the rates, 11,051–3; return of Local Government Board showing number of paupers who have been members of friendly societies misleading, 11,050–1, 11,056; lax administration of poor law damages friendly societies, 11,204–6, 11,268–9.

Canon Bury.

Rate supplementation refused at Brixworth with good results to sound and injury to rotten clubs, 4224–47, 4407–9, 4460–5, 4501–6:
sound sick clubs and co-operative societies helped by strict poor law, 4224, 4333, 4349–50, 4374, 4491.

Miss Clifford.

Half pension reckoned in granting out-door relief, 6263; members of broken clubs in workhouse, 6284–5, 6394.

Mr. Cox.

Few members of benefit societies come on the rates, 3683–8.

Mr. Crompton.

Benefit and trade societies have lessened pauperism, 17,693–7, 17,699:
trade union members rarely seek aid from rates, 17,638–9, 17,699; many would if it did not pauperise, 17,640–6.

Mr. Davies.

Thrift is reducing pauperism, 8615–6.

BENEFIT SOCIETIES AND POOR LAW—*cont.*

Mr. Davy.

Danger of subsidising friendly societies out of rates, 1928–35, 1981–4.

Mr. Drummond.

Only one member of London Society of Compositors in workhouse in late years, 10,732–3; scarcely any getting out-relief, 10,778.

Mr. Edwards.

Few aged members of benefit societies receiving relief, 6673.

Mr. Elcock.

Return showing few members in workhouse probably too low, 4729–37.

Mr. Fatkin

Continued progress of thrift will blot out pauperism, 18,129:
few women come on rates whose husbands have been in societies, 17,963–5:
members of building societies scarcely ever come on rates, 18,058-9.

Mr. Fothergill.

Few members of benefit societies in receipt of relief, 2829, 2963:
amount of sick pay taken into account according to circumstances, 2829–30, 2900–1, 2950–3.

Mr. Fuller.

Injury not likely from out-relief supplementing pensions if carefully given, 2460–6.

Mr. Gardiner.

Few members of benefit societies come on rates, 4117.

Mr. Hamblin.

Those who have made provision better treated than those who have made none, 3357–62, 3482–4, 3542–3; few members of benefit societies apply for relief, 3363; numbers, 3544–52, 3558–62.

Rev. R. Hart.

Members of his society never come on rates, 12,059, 12,104–6, 12,132.

Mr. Hedley.

Members of better benefit societies rarely paupers, 1453–4, 1552–5; some paupers have outlived savings, 1362:
pension not taken if head of family enters infirmary, 1542-3.

Miss Hill.

Does not know personally of thrifty coming on rates, 10,476.

Canon Hinds Howell.

Few members of friendly societies come on the rates, 8062–3; half the amount of out-door relief ordinarily allowed given to persons receiving club pay, 7977–84.

Mr. Knollys.

Members, except of burial clubs, seldom come on rates, 983–4; even though the clubs do not provide for old age, 1013–6:
pensions of members generally partly reckoned in relief, thinks this works well, 1029–33; and is no hardship, 1107–23:
small savings do not keep from rates, 1039–45.

Mr. Ladd.

Out-relief and club money, 14,493-7.

Mr. McNeill.

Members of benefit societies scarcely ever come on rates, 9653, 9557–62.

BENEFIT SOCIETIES AND POOR LAW—*cont.*

Mr. Mackay.

Partial reckoning of pensions in fixing out-relief usual, but illogical, 9817–9, 9995; encourages bad clubs and pauperism, 9895–7; charity should take the few *bonâ fide* cases of partial provision, 9887–9, 9995–9, 10,176–84.

Professor Marshall.

Extent to which out-relief is allowed to members of benefit societies, 10,219–22.

Lord Methuen.

Some, but not many, members of benefit clubs seek relief, 5549–50, 5625; approves of out-relief in such cases, 5535–8, 5548–52; and where men have paid as long as they could afford it, 5620, 5649–50, subject to the society being approved by guardians, 5535, 5589–96.

Sir H. Owen.

Benefit societies make against pauperism, 395, 533–7; but bad ones too often joined, 438–9:
members in general given out-relief, if any, 281–3, 438:
often stop benefits if workhouse is taken, 267–8, 287–96, 322–30, 404–8:
pensions usually only partially reckoned by guardians in granting relief, discussion of practice, 199–200, 243–61, 396–403, 417–25, 438; view and letter of central board on the point, 299–304; comparison with case of other earnings, 305–15; seldom given directly for old age, 537:
return of paupers who have been in benefit societies, 201–5, 322–30, 402–8.

Dr. Paine.

Members of benefit societies scarcely ever seek relief, 5254, 5334–8; except widows with insurance money, of which guardians take no account, 5254, 5318–9:
supplementation of small allowances by rate pensions, 5253–60; does not think this would check adequate insurance, 5260, 5294–6, 5299–305, 5327–9; as self-support is preferred to any public aid, 5289–93, 5329–31; and benefit club payments are usually fixed, 5295, 5299–300.

Rev. L. R. Phelps.

Members of benefit societies seldom apply for relief, 3931–3; societies help, and also profit by strict system, 4002.

Mr. Pickering.

Out relief should be added to society benefits, 16,426.

Mr. Pitkin.

Relief given to members receiving club pay, 14,339–43.

Mr. Stead.

Numbers of friendly society members on boards of guardians, 12,502–5; friendly societies do not ask for better treatment of members or past members than other thrifty persons, 12,506–7; members in want should have out-door rather than indoor relief, 12,561–5; assistance from guardians supplementary to benefits would not lead to insufficient benefits, 12,557–60; members relieved indoors should not be herded with the disreputable, 12,446–8, 12,492–6, 12,552–3; friendly society in village of Pistyll, Wales, helped by guardians, 12,399–401:
preferential treatment of members as such indirectly a subvention from rates to friendly societies, 12,492–6:
returns of Foresters applying for poor law relief: method of collecting returns, 12,375, 12,483, 12,502, 12,513–24; numbers, causes, and treatment in England, 12,361–5, 12,483; numbers small owing to provision of friendly society, 12,512; principally old persons, 12,527–35; amount of benefit taken into

BENEFIT SOCIETIES AND POOR LAW—*cont.*

account by guardians in fixing amount of relief, 12,366; half amount taken into account, 12,367; cases of members of Foresters treated more favourably than non-members, 12,368–9; number of indoor and out-door cases, 12,369–74; opinions as to administration of poor law in different districts, 12,376–83, 12,385–93; complains mostly about old persons, 12,508; treatment of members' widows, 12,384; facts as to members applying for relief in Wales, 12,394–8; in Scotland, 12,401; in Ireland, 12,401; in Isle of Man, 12,401.

Mr. Steele.

Partial provision should be raised to competence for necessaries, 9268–70, 9412–44, 9465; admits this might check adequate provision, 9440–51; improvident should be barely kept from starvation, 9451–5:
self-help should be subsidised, 9188–91, 9260, 9121–5; without pauper stigma to promote thrift, 9299–9305:
supplementation of Miners' Relief Fund benefits by guardians under present poor law: generally none, 9202–20, 9223, 9241–9; only gives opinion, 9349–51; 60 per cent. do not apply owing to pauper stigma, &c., 9244, 9299; 20 per cent. are refused, and 20 per cent. aided, 9244; refusals may be cases where children should help, 9466–70; half relief pay only sometimes reckoned by guardians, 9241; 4s. a week thought to be above destitution, 9246–9; law as to destitution test must be observed while in force, like his society's rules, 9271–5; but merit and poverty, not simply destitution, should be test of relief, 9268–70:
few members of fund in workhouse: allowance in such cases stopped, 9206–12, 9221–2, 9227:
suggested rate in aid of fund, 9170–87, 9199–201, 9279–84, 9359–73.

Mr. Stevens.

Value of trade and friendly society provision, 17,224–5; sufficient with liberal poor law, 17,321–2; members object to State or rate aid for societies, 17,408–9.

Mr. Thomas.

Benefit societies discouraged by lavish out-door relief, 7385–6, 7478–80, 7486.

Mr. Z. Walker.

Provision for old age through friendly societies better than dependence on rates, 7095–8, 7121–8, 7133–6.

Mr. Ward.

Clubs in Brixworth district: how affected by poor law system, 15,966–74.

Mr. Watson.

Very few friendly society members apply for poor relief, 11,612–3; no wide complaint of guardians refusing preferential treatment in such cases, 11,612–3.

Rev. J. F. Wilkinson.

Return of indoor paupers who have been in societies examined: numbers really very small, 5827–31:
pensions only made up by guardians to provide bare necessaries, 5818–22.

CAUSES AND STATISTICS OF PAUPERISM.

Mr. H. Allen.

Thinks a third of pauperism is due to drink, 16,551–4; some deserving working men of class below the highly skilled drift to workhouse in old age, 16,558; inmates of Birmingham workhouse frequently reviewed by Guardians, 16,571; too many of loafer class there, 16,572.

Mr. J. H. Allen.

Statistics of St. Pancras parish, 2006–7:
causes of pauperism of inmates, 2007–11, 2147–8; women who do not get on with their husbands, 2012–21; illness, 2022–5; misfortune only cause of a small amount, 2026–30, 2075–81, 2149–52:
causes of outdoor pauperism, 2034–6.

CAUSES AND STATISTICS OF PAUPERISM—*cont.*

Major Ballantine.

Past occupations of aged in Manchester workhouse, 3240–3, 3274; not average types, owing to drink, large families, &c., 3245–50; age brings lack of will and power, thus tending to workhouse, 3250.

Mr. Beavan.

Causes of pauperism are known by Guardians, 5402–3, 5449–53; many deserving who need assistance, 5462–80.

Mr. Booth.

Does not think reduction of pauperism and general social improvement have affected aged, 10,846–9, 10,990, 10,997; thinks two-thirds of unskilled become paupers in, and mainly because of, old age, 10,853, 10,858–62; though many paupers not strictly destitute, 10,982; large excess of aged women, especially among outdoor poor, due to their weaker position, 10,863–5; rate or other help at homes much preferred by them to workhouse, 11,024–5.

Mr. Brabrook.

Testimony of poor law chaplains as to unthrifty character of majority of workhouse inmates, 11,051, 11,227–35.

Mr. Burton.

Statistics of pauperism in Ashby Union, 16,027–35, 16,140–1.

Canon Bury.

Pauperism at Brixworth very low, owing to strict administration; only 3 per cent. of aged over 60 are paupers as against 50 per cent. average; reduction might be general, 4162–4, 4252–8, 4320–2; character of aged inmates, 4217–8; men mostly in through drink, 4201–2.

Mr. Callear.

Pauperism largely due to want of full work, 14,870–1, 14,905, 14,910–1; hard lot of many in old age, 14,910–1; extent to which poor have to go to workhouse, 14,876, 14,885, 14,930–41, 14,959.

Mr. Chamberlain.

Aged pauperism due mainly to misfortune, rather than drink or continuous improvidence, 12,170, 12,173–82, 12,252–5, 12,259, 12,667–73; often to sickness, 12,259; mainly of women, wives, servants, &c., who cannot save, 12,181; cannot be properly met by poor law, 12,686–95:
return of employments of Birmingham paupers, 12,181, 12,186–9, 12,252, 12,293, 12,670:
large aged pauperism, particulars; 1 in 2 or 2½ of aged have rate aid in a year, 12,170–2; rapid increase after 65, of which only ⅛th begins before 60, 12,177–81, 12,666; partly due to medical relief, &c., 12,306–10.

Miss Clifford.

Statistics of Bristol unions, 6140–66, 6230–3:
old in workhouse, either helpless or homeless, 6235–6; some have used up their savings, 6251–5, 6425–7; majority due to ill-health, 6276.

Mr. Cox.

Statistics of Shoreditch paperism, 3685, 3720, 3746–7:
causes of pauperism, old age, 3605–6, 3686; high rents, 3627; idleness, 3686, 3688–9; drunkenness, 3713, 3805.

Mr. Davies.

Intemperate keep off rates in old age, 8482–4, 8588; pauperism mainly due to spending on children instead of saving, 8486–7; hardly any old women in Welsh workhouses, 8374.

CAUSES AND STATISTICS OF PAUPERISM—*cont.*

Mr. Davy.

Indoor paupers mainly the failures of life, 1841; teetotallers not found in workhouses, 1842–3.

Mr. Elcock.

Exceptional pauperism of union may be due to longevity, 4744–96, 4803; and bad clubs in past, 4704–11; is now stationary, nine-tenths outdoor; statistics, 4578–88; proportion of aged, 4744, 4902–5:
lesser pauperism and improved conditions in strict unions must be due to education or like causes, 4725–8, 4740–9, 4767–9:
workhouse inmates now mostly respectable, who could not provide, 4893–4; parents left from yearly hirings, 4997.

Mr. Fatkin.

Decrease of pauperism, 17,898; which would be increased by State pension scheme, 17,923; status of aged depends on conditions of middle life, 17,941; looks to progress of saving and wages to blot out pauperism, 18,121, 18,129:
statistics of Leeds and Birmingham compared, 18,082–94.

Mr. Fothergill.

Statistics of parish of Birmingham, 2772–6, 2798–9, 2817–24, 2833, 2855:
variations between unions in city, 2998–3007; immigration into parish and other causes of pauperism, 3015:
antecedents of inmates of Birmingham workhouse, 2797, 2887–92, 3028–32:
many inmates have been casual labourers, 2887–91; or female domestic servants, 2892.

Mr. Fuller.

Statistics of Paddington, comparing former years, 2319–21, 2441–4:
applications no criterion of poverty, 2313:
deserving seldom have to apply to Guardians, 2303–9, 2312–28, 2335; pawnbrokers best judges of general distress, 2315–6:
non-pauper poor persons in parish; Mr. Booth's figures; very few apply for relief, 2312–28; encouraged if in distress by new rules, 2316; generally maintained by children in age, 2334–5; cannot make old age provision, 2333.

Mr. Gardiner.

Statistics of St. Saviour's Union, 4059–62:
few aged inmates of workhouse have been thrifty, 4076–80; women more so, but scarcely any fit to live with pensions outside as they need special care, 4080.

Mr. Hamblin.

Numbers of paupers, Brighton, 3293; antecedents, 3572–7; age at which they have come on the rates, 3587–92; hardly any teetotallers in receipt of relief 3364; many better poor avoid seeking relief, 3380–1, 3485–7.

Rev. R. Hart.

Dunmow, Bishop Stortford, and Saffron Walden Unions, large pauperism, 12,133–5; but great reduction since 1871, 12,048–58, 12,112–4; due to better state of people, 12,057; in Dunmow to better poor law, 12,053–8.

Mr. Hedley.

Amount of London pauperism, 1147–8, 1340; decrease, 1264–5; large proportion in London of indoor relief, 1149–50, 1321–8; how far due to Metropolitan Common Poor Fund, 1326–8, 1380.

Miss Hill.

Does not know personally of thrifty coming on rates, 10,476.

Canon Hinds Howell.

Statistics of St. Faith's Union, 7916–8; deserving poor, all those who are not drunkards, 7923.

CAUSES AND STATISTICS OF PAUPERISM—*cont.*

Miss Hurlston.

Many women look on poor law relief as their only prospect in old age, 16,889, 17,002; especially in nail and chain trade, 16,908, 16,911, 16,916, 16,920:
does not know persons under 60 in classes discussed who are paupers, 17,002–3; but thinks very many come on rates in old age, 17,004–8.

Mr. Jephcott.

About a third of pauperism due to misconduct, 14,554–8; relief given too much to the squalid and worthless, 14,549–51.

Mr. Knollys.

Majority of aged poor not deserving, 917–8, 959; deserving have been mainly unskilled artisans, 1065–73:
workhouse inmates sometimes really deserving, especially in towns, 600–3; but great majority undeserving, 959; many must be treated indoors, 572–3, 1085.

Mr. Lansbury.

Statistics of Poplar Union, 13,709–11, 13,779, 13,883, 13,989–92.

Mr. McDougall.

Statistics of pauperism in Manchester township, 5088–9; large amount due to density of population and lodging-houses, 5120–5, 5148, 5157–60; some few suffer much to keep off rates, 5050–1:
most inmates of workhouses are so from own fault, 5057; servants and daughters who have been at home chief exceptions, 5058.

Mr. McNeill.

Statistics of pauperism in Scotland, 9576–81, 9602, 9691–9702; per-centage of population on fixed days 2¼, higher for aged only, 9602, 9691–9702; aged paupers (over 60), 30 per cent of total, 9576–81; returns not very trustworthy, 9728–31; average age of coming on rates not known, 9570–2; pauperism decreasing, owing to better administration, 9538, 9574–6, 9641–2, 9674:
paupers mainly lower labouring class, often "ne'er-do-weels," 9574–9601, 9703–7, 9720–2.

Mr. Mackay.

Pauperism due to character rather than poverty, 9912–4; aged paupers have generally been paupers in early life, 9915–24; pauperism increased by bad administration, 9774, 9794–6; old age pauperism mainly begun in youth under lax *régime*, 9899, 10,032.

Lord Methuen.

Pauperism in Wiltshire high, owing to past bad management, 5703–5; is no criterion of poverty, 5705–8, 5715:
some workhouse inmates deserving; such are not always kept out by relatives and friends, 5569–72.

Mr. Nokes.

Pauperism: much in Bromsgrove Union, 14,973; due largely to slackness of work, 14,974–6:
numbers getting in-door and out-door relief, 14,977–82; large proportion of aged men, 15,062–5; cannot say how far they really need relief, 15,158–60:
character of inmates of workhouse, 15,067–8:
has not known a home broken up by guardians in Bromsgrove Union, 15,180–4.

Sir H. Owen.

Statistics of pauperism in England generally:
comparison of pauperism in 1849, 1872, and 1892; great and steady reduction of outdoor, without increase of indoor relief, 33–42, 215–7, 336–8, 435, 547–8:
numbers of indoor and outdoor poor on given days, 17–32:
numbers of aged poor on given days and in a year analysed, with particulars of London and several counties, showing proportion to population, 50–66, 218, 339, 353–6:
expenditure on poor relief, 43–9:
indoor pauperism generally due to sickness and helplessness, bad character, bad homes, or neglect of relatives, 171, 211.

CAUSES AND STATISTICS OF PAUPERISM—*cont.*

Dr. Paine.

Statistics of Cardiff Union, 5165–99, 5248–51:
thinks many temperate persons are paupers, 5257–8; those who save keep off rates, 5240–3; 5338–40; destitute immigrants swell pauperism, 5250.

Rev. L. R. Phelps.

Difficult conditions of Oxford owing to University and intermittent employment, 3956–9, 3968, 3991, 4031; statistics of pauperism, 3867, 3884:
10 per cent. only of aged are paupers, 3972–8; teetotallers never come on rates, to his knowledge, 3934, 4018–24; few deserving in house, 4046.

Mr. Pitkin.

Pauperism of aged generally due to causes beyond their control, 14,286–92.

Mr. Smith.

Pauperism in age mostly from misfortune, 15,372–4.

Mr. Stead.

Causes of pauperism among the few Foresters applying, 12,364.

Mr. Stevens.

Statistics as to parish of Birmingham, 17,264–7; many deserving aged, especially widows who need out-relief, 17,316–21.

Mr. Thomas.

Statistics of Carnarvon Union, 7293–9, 7369–76, 7471–3; paupers mostly general and agricultural labourers, 7377–78; lavish grant of out-relief has caused poor to rely on the rates, 7379–84, 7390, 7512, 7516; caused very high per-centages of pauperism, 7388–9, 7542–3.

Mr. Vallance.

Statistics of Whitechapel Union, 2473–85, 2671–2:
causes of destitution of the indoor poor, 2485–91; mendicancy caused by shelters and refuges, 2583–5; large number of casual poor without settled homes, 2480–4:
medical relief, first step in pauperism, 2638.

Mr. Webb.

Those who come on rates in age are chiefly wastrels, 15,199–206, 15,215; others helped by friends, 15,206–8; loafers get more out of poor law than honest, 15,251.

Rev. J. F. Wilkinson.

Causes of old age pauperism, 5825–47; often from inability to save or insure enough, 5826–7, 5838; and consequent feeling of hopelessness, 5843, 5911, or from inability to provide at all for old age, 5838–43, 5901, 5983–90; or from lowered age for full earnings, 5844–6; less from vice, drink, and waste than supposed, 5840, 5847; seldom from failure of societies, 5827–30.

CHARITY, OTHER THAN ENDOWED.

Mr. H. Allen.

Not enough organisations to meet deserving aged, 16,667.
West Birmingham Relief Fund:
work and funds, 16,667–71; great results for small cost, 16,745–50; managed by working men, 16,671, 16,748; mode of investigation, 16,745–8.

Mr. J. H. Allen.

Deserving poor should be dealt with by charity, 2061–3, 2073:
co-operation of poor law and volunteer work advisable, 2069–72:
charity through the Charity Organisation Society more continuous than through clergy, 2177–85; absence of "right" an advantage of private over State-aided charity, 2177, 2186–8.

CHARITY, OTHER THAN ENDOWED—*cont.*

Mr. Beavan.

No co-operation with poor law at Cardiff: charity mainly for non-residents, 5415–8.

Canon Blackley.

Charitable guardians helping deserving at Stockbridge, 12,937:
Lambeth joint charity and State scheme for deserving, 12,851*–4 (*see* Analysis).

Mr. Booth.

Co-operation useful in Bradfield and Brixworth, 10,841–2; but such co-operation does not fully meet needs in strict London Unions, 10,843–5; charity not the right final solution for aged poverty, 10,994.

Canon Bury.

Small private fund (25*l.* a year) meets hard cases at Brixworth, 4192, 4495–500; quite adequately, 4226–9; local pensions given with most careful inquiry, 4292–4, 4311; charity helped by strict poor law, 4328–9; poor help one another, 4448:
general charity should be private, without municipal aid, 4330–2; should not co-operate formally with poor law, 4563–4.

Mr. Callear.

Charity has to supplement inadequate out-relief, 14,885.

Mr. Chamberlain.

Charity would not be checked by State-aided pensions: those who now give would still give, 12,327–9.

Mr. Cox.

Charity Organisation Society deals with deserving cases, 3706, 3735; co-operation with the poor law authorities desirable, 3753.

Mr. Davies.

Distributes private fund at Christmas, partly to other needy poor, partly to paupers, 8645–50.

Mr. Davy.

Charity should prevent people falling into pauperism, 1943; subsidises wages, but not in same way as poor law, 1826–8:
voluntary and unpaid work not sufficient substitute, but valuable adjunct to paid professional administration, 1819.

Mr. Disley.

Need of organised charity, 17,105–8, 17,165–6.

Mr. Elcock.

No co-operation at Wimborne to take better cases off rates, 4770–80; or organised charity, 4825–7, 4906–7.

Mr. Fothergill.

Charity Organisation Society in Birmingham should undertake deserving cases, 2940–1; undertakes few cases at present, 2846–8; not in close co-operation with poor law authorities, 2843–5:
West Birmingham Relief Fund, 2846:
undiscriminating charity as bad as lax poor law administration, 2965–7.

Mr. Fuller.

Co-operation of charity and poor law essential, 2311; in Paddington, with clergy and Charity Organisation Society, 2329–30:
charitable support nearly always obtained for deserving who apply to guardians, 2298–306; charity and rate relief not given to same case, 2456–7:
charitable societies should be private, not municipal, 2458–9.

CHARITY, OTHER THAN ENDOWED—*cont.*

Mr. GARDINER.

Charity Organisation Society, co-operation in St. Saviour's district, 4054; conditions of aid, 4054; cases of refusal, 4055; friendly sympathy as well as aid given, 4081–2; pensions always found when needed, 4104–5, 4122:
voluntary charity only proper mode of meeting deserving, 4100–3, 4122.

Mr. HAMBLIN.

Charity Organisation Society at Brighton, 3342–3; co-operation with guardians, 3344–51, 3524–7; suffering should and would be met by charity, 3341.

Mr. HEDLEY.

Co-operation of charity and poor law, 1506–10; 1593–4; in St. George-in-East, 1432, 1507, 1593:
charity should not deal with same cases as poor law, 1370; stimulated by refusal of out-door relief, 1434; capable with indoor relief of providing for London, 1617–18.

Miss HILL.

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Mr. KNOLLYS.

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Mr. LANSBURY.

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Sir H. LONGLEY.

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Mr. McDOUGALL.

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Mr. McNEILL.

Organised charity co-operates with poor law in Scotch towns, with good results, 9668–73:
church charity partly in aid of rates, 9663–7, 9670.

Mr. MACKAY.

Co-operation of strict East End unions and Charity Organisation Society, Tower Hamlets Pension Society, clergy and other charity; has worked well continuously for 20 years, 9772–4, 9792, 9899–9901.

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Professor MARSHALL.

Charity Organisation Societies.

Have done admirable work, especially in London, 10,371–499; value as go-betweens, 10,371–3; but do not now meet all needs in strict unions, 10,913–8, 10,299; *e.g.*, in St. George in the East, 10,194–7; at Oxford and Cambridge in special conditions, 10,204, 10,325; non-existent in rural districts, 10,402–4; not adequately known to the poor, 10,340:
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Lord METHUEN.

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Sir H. OWEN.

Charity meets hard cases in strict unions, 178–81, 188, 318–9; hardship thus avoided, 429–33.

Rev. L. R. PHELPS.

Charity Organisation Society in Oxford: co-operation with Oxford Guardians, has helped restriction of out-relief, 3885, 3891, 3903–6; for particulars, *see* Analysis of Evidence:
municipal aid of charity undesirable, 4003–4; system of co-operation simple and applicable anywhere, 4016–7:
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Mr. VALLANCE.

Strict administration has stimulated organised charity in Whitechapel, 2496–7, 2499, 2536–8, 2590–1, 2623; for particulars, *see* Analysis of Evidence:
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Mr. WARD.

Private charity fund in Brixworth Union criticised; for particulars, *see* Analysis of Evidence:
charity more humiliating than relief, as depending on favour, 15,746–9, 15,937–8, 15,962; given to prevent out-relief, 15,756–60, 16,012–6:
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Canon BLACKLEY.

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Canon BURY.

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Miss CLIFFORD.

For particulars as to endowed charities in Bristol, *see* Analysis of Evidence:
effect of charities on character, 6197.

Mr. COX.

For particulars as to endowed charities and almshouses in Shoreditch, *see* Analysis of Evidence.

ENDOWED CHARITY—*cont.*

Mr. Davy.

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Mr. Disley.

Parish charities (Forden Union), 17,100–4, 17,203–7.

Mr. Edwards.

Charitable endowments should be used exclusively for poor, but in doles rather than pensions, 6695–708.

Mr. Elcock.

Wimborne district: almshouse charities supplemented from rates, 4775–9; amounts, &c., 4870–6.

Mr. Gardiner.

Endowed charities in St. Saviour's Union are largely used for pensions, but might be more, 4107–12; 4122.

Mr. Hamblin.

Endowed charity and almshouses at Brighton, 3578–80.

Mr. Hedley.

Endowed charities numerous in City of London, 1478–83; scarce in St. George-in-the-East, 1492–5, 1594.

Canon Hinds Howell.

Charitable endowments largely misapplied in Norfolk, 8033.

Mr. Knollys.

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Mr. Ladd.

Endowed charities in Elham Union, 14,369–76, 14,467–76; approves of dole system, 14,470–6.

Mr. Lansbury.

Charities of Poplar district not open to all, 13,789–90.

Sir H. Longley.

Sir Henry Longley, Chief Commissioner of Charities, gave very full evidence in regard to the extent to which endowed charities, especially dole charities, are and might be available for pensions &c. for the aged. For particulars, *see* Analysis of his Evidence.

Mr. McDougall.

Endowed charities in Manchester, mainly for coals, &c., 5077; useful in their way, and carefully given, 5083–4.

Mr. McNeill.

Doles from endowed charities in Scotland increasing pauperism, examples, 9608–25, 9715–9; legislation desirable, 9686–7; might do for pensions, 9719.

Mr. Mackay.

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Lord Methuen.

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Mr. Minkley.

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Sir H. Owen.

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Rev. L. R. Phelps.

Endowed charities at Oxford: give some pensions on advice of Charity Organisation Society, 3895–9.

Mr. Vallance.

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Mr. Ward.

Endowed charity in Brixworth district, 15,706–10, 15,963–5, 15,994–7.

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Mr. H. Allen.

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Mr. Bartley.

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Canon Blackley.

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Mr. Brabrook.

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Mr. Burton.

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Canon Bury.

Post Office annuities not popular; system looks complicated, and does not come to doors like Prudential, 4511–23, 4531–2, 4565–8; publicity also feared, 4569–70; though safe and without real difficulty, 4537–43.

Mr. Cardin and Mr. Lang.

Mr. Cardin, Receiver and Accountant General of the Post Office, and Mr. Lang, Controller of the Savings Bank Department, gave a full account of the working of the Post Office in connexion with saving, and, in particular, annuity business. For details, see analysis of their evidence.

Mr. Chamberlain.

Post Office Savings Bank interest, 12,247–9; aid to Post Office annuitants not so good as pension scheme, 12,268–70.
proposed administration of pension scheme through Post Office, 12,214–6. (For particulars of scheme, see under "State Pensions.")

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Mr. FATKIN.

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Mr. FOTHERGILL.

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Rev. R. HART.

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Miss HILL.

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Miss HURLSTON.

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Mr. MACKAY.

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Mr. NOKES.

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Mr. STEELE.

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Mr. Z. WALKER.

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Mr. WATSON.

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Rev. J. F. WILKINSON.

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PRINCIPLES OF POOR LAW ADMINISTRATION GENERALLY.

Mr. H. ALLEN.

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Mr. J. H. ALLEN.

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Mr. BARTLEY.

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Mr. BEAVAN.

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Canon BLACKLEY.

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Mr. BOOTH.

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Mr. BURTON.

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Canon BURY.

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Mr. CALLEAR.

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Mr. CHAMBERLAIN.

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Miss CLIFFORD.

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Mr. Cox.

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Mr. Crompton.

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Mr. Davy.

Relief of destitution the duty of poor law, 1720; but applicant has no legal power of enforcing his claim; hence the need of control by central authority, 1846–7; historical facts as to poor law before 1834, 1849–52:
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Mr. Disley.

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Mr. Edwards.

Objections to workhouse and suggestions for almshouses, 6570–5, &c. (*see* Analysis); extension of out-relief desirable, 6863–71.

Mr. Elcock.

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Mr. Fatkin.

Present Poor-law adequate, 18,131–2; destitution gives claim to relief, 17,977–9; relief in excess of destitution would injure thrift, 18,002–4; indiscriminate relief in sickness or age would injure thrift and increase poverty, 17,942–3.

Mr. Fothergill.

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Mr. Fuller.

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Mr. Gardiner.

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Mr. Hamblin.

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Mr. Hardy.

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Mr. Hedley.

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Miss Hill.

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Mr. Jephcott.

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Mr. Knollys.

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Mr. Ladd.

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Mr. Lansbury.

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Mr. McDougall.

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Mr. McNeill.

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Mr. Mackay.

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Mr. Manley.

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Professor Marshall.

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Lord Methuen.

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Mr. Nokes.

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Sir H. Owen.

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Dr. Paine.

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Rev. L. R. Phelps.

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Mr. Pickering.

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Mr. Pitkin.

Discrimination of character difficult, 14,271–6, 14,293–9; name of pauper objectionable, 14,175–8.

Mr. Provis.

Poor Law Statutes and Orders; evidence as to their great bulk and the possibility of their consolidation (*see* Analysis):
Local Government Board prohibited from ordering relief in individual cases, 17,528–9; extent of discretion of guardians as to mode of relief, 17,530–4; each case to be considered on its merits, subject to the regulations, 17,532–4.

Mr. Stead.

Thrifty and unthrifty treated alike, 12,442–3, 12,446, 12,554–6; respectable should be classified and put together if relieved indoors, 12,446–8, 12,492–6, 12,552–3; inquiry into poor law desired, 12,438.

Mr. Steele.

Law as to destitution test must be observed while in force, 9271–5; but merit and poverty, not simply destitution, should be test of relief, 9268–70:
partial provision should be raised to competence for necessaries, 9268–70, 9412–44, 9465; admits this might check adequate provision, 9440–51; improvident should be barely kept from starvation, 9451–5:
self-help should be subsidised, 9188–91, 9260, 9412–5; without pauper stigma to promote thrift, 9299–9305.

Mr. Stevens.

Administration of Birmingham very good, but sometimes hard on deserving, 17,261, 17,381–93; not enough discrimination, 17,385, 17,454:
mode of ascertaining desert: importance of inquiries as to past of aged, 17,371–93, 17,441–5; might be made as in trade unions, 17,410–3; non-pauperism in youth as a test, 17,373–8:
out-relief should be more freely given to deserving who cannot provide, especially women, 17,292–6, 17,316–20, 17,367–71; as a superannuation fund for those needing it, 17,321; destitution should not be required, 17,446:
reduction of pauperism and cost, 17,432–9; ratepayers would dislike increase, but not community, 17,439–40.

PRINCIPLES OF POOR LAW ADMINISTRATION —*cont.*

Mr. Thomas.

Relation of guardians to people, 7474–7, 7483–5, 7500; evils of very lavish out-relief (*see* Analysis).

Mr. Vallance.

Refusal of out-door relief in Whitechapel, 2474, 2530; has not increased numbers in workhouse, 2492–4; has not caused migration, 2495, 2683–6; has stimulated work of organised charity, 2496–7, 2499, 2536–8; has saved the ratepayers, 2675–82; is impossible unless backed by charity, 2534; restriction began in 1870, 2502–5, 2569–70:
not unpopular, 2705–12, 2764; supported by clergy, 2710–1; elections not fought on question of indoor or out-door relief, 2586–8:
strict administration inapplicable in some unions, 2506–7.

Mr. Z. Walker.

Sympathetic guardians (by abolishing qualification) needed for judgment of cases, 7086–7:
dislike of asking for relief, 7254–6:
loss of franchise not considered, 7252–53:
direct payment of rates desirable, 7284–5.

Mr. Ward.

Opposed to strict Brixworth system of refusing out-relief, 15,589; system is unpopular in union, 15,943–6, 16,010–1; causes migration, 16,001; puts unfair pressure and checks applicants, 15,947–54; who are strictly questioned, 15,652, 15,952; out-relief refused always, without time to get evidence, 16,002–4; appeal would be useful, 16,005–9; figures more regarded than poor, 15,955.

Mr. Webb.

Relieving officer should be abolished, and ratepayers give relief between meetings of guardians, 14,272–80; this would not lead to waste, 15,274–5:
dread of workhouse, 15,209; should be kept like prisons for wastrels, 15,272; position of guardians, 15,276–8.

Rev. J. F. Wilkinson.

Reform of poor law needed, 5787–88; poor law now discourages thrift, 5979–82; definition of destitution varies in different unions, 5788.

SETTLEMENT AND REMOVAL.

Mr. Bartley.

Law of settlement should not be enforced, 8924.

Canon Bury.

Settlement should be abolished, 4271–2, 4489–90.

Miss Clifford.

Law of settlement causes hardships, 6313–4, 6398; rarely put in action, 6363–8.

Mr. Edwards.

Would like law of settlement modified for aged or non-resident relief given freely, 6584–6, 6852–8.

Mr. Elcock.

Settlement should be abolished, 4669–70; non-resident relief should be compulsory unless settlement abolished, 4667–70.

Mr. Fothergill.

Law of settlement enforced at Birmingham, 2818.

Mr. Fuller.

Settlement might be abolished for aged, 2383–7.

Mr. Hamblin.

Abolition of law of settlement would cause abuses, 3493–7.

SETTLEMENT AND REMOVAL—*cont.*

Canon Hinds Howell.

Law of settlement causes hardship, 7970; non-resident relief, hardship of refusing it, 7967–9, 7988–90.

Mr. Knollys.

Law of removal should be modified as regards aged (not lunatics), 823–6, 880.

Mr. Lansbury.

Settlement should be abolished, and removal optional, 13793–5, 13889–92.

Mr. McDougall.

Settlement of aged should be abolished, 5149.

Mr. McNeill.

Hardships of removal of aged, 9646–51.

Lord Methuen.

Objects to non-resident relief, 5535, 5744–8.

Sir H. Owen.

Law and practice as to settlement and non-resident relief of aged, 516–31; removal of aged may cause great hardship, 527–9.

Dr. Paine.

Settlement of aged might be abolished, 5247.

Mr. Vallance.

Power of removal rarely exercised in Whitechapel, 2728–33; non-resident relief not given, 2727; would not wish removal of aged, except at their own desire, 2731–3.

STATE PENSIONS:

(1) Scheme submitted by Mr. Booth:

Mr. Booth.

5*s.* a week for all at 65, 10,885, 10,906, 10,914; limitations as to those who have been in workhouse in past ten years, 10,902, 13; or come in when pensioned, 10,903–5:
economic soundness a *sine quâ non*, 10,913, 10,917–21; only satisfactory final solution of old-age problem, 10,993–9; young providing for old, 10,917–21; would encourage saving, if given universally, 10,926–7, 10,998, 11,015–6; and would not injure friendly societies, 11,016–9; difference of such pension and out relief, 10,913, 10,998; effect on wages, especially of those nearing 65, 10,940–3:
cost of scheme, 18 millions and upwards for England and Wales, 10,887–8, 10,893–4; some reduction in workhouse charges, and help to poor law reform, 10,895–901; the money would be well spent, 11,000–1; mode of raising cost, 10,911–2, 10,922–3, 10,970–1;
administration and mode of distribution, 10,915–6, mode of application, to Superintendent Registrar, 10,885; thinks few would decline to apply, 11,008–14; extent of proof of age to be required, 10,885, 10,905, 10,924–5, 10,965–8:
Scotland and Ireland, should have local schemes, 10,889–92.

Mr. H. Allen.

Scheme too costly, 16,717–24.

Major Ballantine.

Thinks well of scheme, 3250.

Canon Blackley.

Criticisms and objections:
enormous cost, 12,815–6:
moral and economic evils; worse in effect than poor law on thrift of young, 12,816–9, 13,035–6; is universal out-relief, 12,819, 13,046–52; would stop other efforts, 12,819;

STATE PENSIONS: Mr. Booth's Scheme—*cont.*

effect on taxpayers, 12,819; examined in detail, with reference to contention that universal scheme appeals to selfish instincts and that thrifty would pay for unthrifty, 13,004–34:
comparison with small private prospects, 13,037–45; with deferred pay pensions, 13,053–5; with free education, 13,056:
would lead to cry for free sick pay, 12,819.

Mr. Burton.

Scheme satisfactory, 16,227–9, 16,349–51; for women also, 16,285; should be provided by taxation, 16,232, 16,234; incidence of charge, 16,359–60.

Mr. Chamberlain.

Mr. Booth's scheme logical and adequate, but impracticable at present, because of enormous cost, 12,197–8, 12,647.

Miss Clifford.

Scheme would help those with some savings, 6437–40:

Mr. Hardy.

Merits and difficulties of scheme; ideally perfect, but too costly; 11,692 (end), 11,774; comparative cost to working man of Mr. Booth's and Mr. Chamberlain's schemes, 11,942–9.

Miss Hill.

Scheme inadequate; too general, and would destroy responsibility of relatives, 10,465–7.

Mr. Hunter.

Comparison of cost to working classes of Mr. Booth's and Mr. Chamberlain's Schemes. *See* analysis of evidence.

Mr. Lansbury.

Mr. Booth's scheme of 5*s.* a week all round better than present Poor Law system, 13,919–21.

Mr. Mackay.

Universal [Mr. Booth's] scheme; objections; enormous cost for real need of few, 9828, 9861–5; injury to benefit clubs and thrift in early life, 9828–34; tendency to lower wages of old and generally, 9969–82; compared with privgte inheritance, 9941–57, 10,016–8; a form of protection, 9969–73; 5*s.* would not prevent recipients from working, 9983–4, 10,024–5.

Mr. Manley.

Universal pensions desirable. 5*s.* a week for all at 65, 16,451–7, 16,498–510; to be given to all, irrespective of character, 16,531–40; or position, 16,456–7; even the richest, 16,494–6; would encourage thrift, 16,463–6, 16,510; to be paid for by all through indirect taxation, and thus not pauperising, 16,494–8, 16,511–3.
Savings for extra pension should also be kept for old age, with State guarantee, but no aid, 16,467–79, 16,498–510; best kept by State, *e.g.*, Post Office, 16,470–1; not to be withdrawn before, 16,475–6.
these views widely held, 16,477–8.

Professor Marshall.

Much better than things as they are, 10,356; but not sufficiently curative and educational, 10,356–7.

Mr. Stead.

Scheme logical but unnecessary, 12,451

Mr. Vallance.

5*s.* pensions would not support the sick outside the infirmary, 2509, 2510; or the old and homeless already in the workhouse, 2510–12; but would support many old persons who had kept outside, 2542–6, 2563–8:
universal pensions another name for out-door relief, 2547–9, 2620.

STATE PENSIONS: Mr. Booth's Scheme—*cont.*

Rev. J. F. Wilkinson.

Advantages and defects of Mr. Booth's scheme discussed; perfect ideal scheme, but difficulties of detail, 5848–55, 6002–16; cost and mode of incidence, 6,004–7, 6012–6.

STATE PENSIONS:

(2.) Scheme submitted by Mr. Chamberlain:

Mr. Chamberlain.

Scheme of Parliamentary Committee, as submitted by Mr. Chamberlain.
origin and history, 12,199, 12,304–14:
is meant to be partial elastic and tentative, could be extended like education, 12,199–200, 12,277–8, 12,635–7, 12,647:
favourably but not yet widely considered by working classes, 12,282–4, 12,344–5:
grounds for State help for aged; (1) large number of deserving who come to want in old age; and (2) interests of strict poor law, 12,170, 12,191, 12,304–10, 12,321–6.

Permanent provisions; 3 cases.

Case I.

old age insurance, non-returnable, 5*s.* a week at 65, 12,201:
deposit of 2*l.* 10*s.* at 25, 12,201:
State aid of 10*l.* accruing at once, 12,201–4:
insurer to pay 10*s.* a year afterwards, 12,205:
more than 5*s.* may be insured, but State aid limited to 10*l.*, 12,205–6:

Case II.

with benefits in case of death before 65, 12,206–14:
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particulars of additional benefits to widow and children, &c., 12,206; might be varied, 12,211; average cost would be covered by the 15*l.*, 12,700–10; unlikely to increase families, 12,586–8.

Cases I. and II.

pensions best payable weekly, 12,217; 5*s.* a week with private help would meet almost all cases, 12,218–19; entrance might be earlier than 25, time and amount of pension varied according to table to be prepared, 12,220–3, 12,242, 12,731–6:
administration through Post Office, 12,214–6; account would be simple, 12,216:
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Case III.

co-operating with friendly societies, 12,225–32; and trade unions, 12,337:
payment of 30*s.* by men, or 25*s.* by women at 24, to secure doubling of society old age pension of 2*s.* 6*d.* or 1*s.* 6*d.* at 65, 12,225:
great value of such co-operation, 12,225; opinion of friendly societies on it; some objections but signs of favour, 12,226–7; favourable opinion of leading official, 12,231–2; thinks objection is not to State aid, but State control, which is not intended, 12,228–9, 12,650–9, 12,745–8:
no State guarantee of societies proposed, except as to separate old age fund, 12,230; this to advantage of solvent societies, 12,231, 12,574–80:
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STATE PENSIONS: Mr. Chamberlain's Scheme—*cont.*

Possible Case IV.

temporary provisions for present aged desirable, though costly, 12,232–3, 12,583–6, 12,638–42, 12,749–55.

Cost and finance of scheme:

estimates of cost, 12,234–9; might be roughly 300,000*l.*, if $\frac{1}{10}$th of working classes joined, 12,239; 5,000,000*l.* extreme possible cost on present lines, 12,234, 12,606–13; but, of course, Parliament might widen the scheme, 12,276–8; does not contemplate more than 2,000,000*l.* at first, to be taken when there is a surplus without a new tax, 12,754–60:

State fund to be rate-aided, 12,200–1; interest calculated at 2½ per cent., with additional ¼ for administration, 12,202, 12,209–11, 12,566–70; higher interest might be paid, 12,239–42; advantage of localising, 12,239, 12,605:

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General remarks.

Education compared, 12,200, 12,278, 12,323, 12,635–7, 12,655–6:

would not check charity, 12,327–9; and would encourage thrift, 12,199, 12,257, 12,340–1; thriftless and wealthy alone would pay more than they get, 12,257–8; would raise character and hope, 12,624, 12,673–80:

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pensioners would be free to work, this would not lower wages, 12,266–7; pension not to be alienable or liable for debt, 12,274–5; poor law relief would be no disqualification, 12,297–9; and might be given in emergencies after 60 to aid premiums, 12,300:

replies to objections raised to scheme, limited inducement, 12,243–7; difficulty of identification, 12,251, 12,605; cost of administration, 12,215–7, 12,234–42, 12,250, 12,566–70; uncertainty of reaching most needy classes, 12,252–6, 12,630–3; unfair taxation for others, 12,257–8; distance of time at which it will take effect, 12,614–42.

Mr. H. Allen.

Scheme popular and would soon be widely used, 16,596–601, 16,617; first class of workers and many of second would join, 16,636–8; would give tone to workers, 16,619–20; age should be 60, 16,601–3, 16,618; 5*s.* a week enough benefit, 16,615; insurance of wives, 16,678–84:

returnable provisions would be attractive to the thoughtful, 16,616, 16,774–5; but more costly, 16,653–7:

deposit useful as checking lapses, 16,761–8; but this and other payments might be by instalments, 16,605–6, 16,618, 16,762–8; payments monthly; might be through societies, 16,604:

friendly societies could best work scheme, 16,606, 16,689–90; less opposed than formerly, would gain by scheme, 16,612–4, 16,659–60; as they could give old age pay under it at half cost, 16,776–84; members would welcome this, 16,796; State supervision would only affect old age branch, and be a gain, 16,785–95:

mode of raising pension fund, 16,634–5, 16,691–2; most working men would make a partial payment, 16,635; effect of State-aided scheme on unaided schemes, 16,677, 16,690, 16,711–2:

saving of rates under scheme would balance loss to taxpayer by extensions, 16,658:

present aged should have relaxed poor law, 16,662–3, 16,696–7, 16,725–30; strict poor law for those who neglect to join, 16,643–9, 16,753–4.

Mr. Bartley.

Cost of administration of contributory scheme very great, 8112.

Canon Blackley.

Scheme approved by self and National Providence League on certain conditions, 12,808:

STATE PENSIONS: Mr. Chamberlain's Scheme—*cont.*

voluntary scheme not likely to be much used, except by thrifty, 12,809–11, 12,821, 12,896–8; but a step to compulsory, 12,808, 12,813, 12,875, 12,898–9; with good effect on tone of insurers, 12,891–5:

co-operation with friendly societies not essential, 12,821; would be impossible without strict soundness which cannot be guaranteed, 12,824–7, 12,861–2:

State aid not an objection, 12,812; might be modified later, 12,868–75, 13,110; differs from free pensions and poor relief, 12,870–4:

benefit to widows, &c., a complication; reasons why old age insurance should stand alone without alternative benefit, 12,828–35, 12,876–7:

State guarantee should be immediate, but payment deferred, 12,836–41:

advantage of lump sum payments in early life, *e.g.*, on leaving juvenile societies, 12,842–8:

cost of management: suggestion that postmen should sell savings stamps, 12,849–50, 12,855–9, 12,900–7.

Mr. Brabrook.

Case with benefits on death before 65, 11,308–10; scheme would deal with individual members of friendly societies, not societies as a whole, 11,352–6.

Mr. Burton.

Views on scheme, 16,116–8; thrifty only would be benefited, 16,119, 16,233; miners cannot make more payments, 16,230–1, 16,284, 16,286–7.

Mr. Callear.

Scheme very desirable, 14,888–95, 14,921–6; popular in district; young could and would pay premiums, 14,889–91, 14,895, 14,946–50; would be pressed by parents before marriage, 14,892; age for pension might vary, 14,945:

would check feeling against present poor law 14,913–23; better than local rate, 14,905.

Mr. Disley.

Value of scheme to young, 17,054–61, 17,148; could pay premium before marriage, 17,059–60; young women could afford to join, 17,213–6; value of provision for arrears, 17,148–55.

Mr. Fatkin.

Contributory pension scheme would not tempt the working classes, 18,075–7, 18,096–8; financial danger of large State accumulations, 17,923–6; life statistics, 17,923, 17,939, 18,010–3.

Mr. Grout.

Objections to scheme; difficulty of collection, &c., 13,202–3, 13,233–4.

Mr. Hardy.

Objections to scheme with contributions; would not affect those most in need, 11,686; money paid for insurance would come from sums more properly devoted to other objects, 11,687; deductions from wages mean reduced wages, 11,692, 11,757–9; impossibility of dealing with lapses, 11,692; money could not be returnable, 11,692; expenses of administration, 11,692; danger of Government control over so large a sum, 11,692, 11,716–21.

Miss Hill.

Assisted (*e.g.*, Mr. Chamberlain's) scheme; would encourage looking to outside aid, 10,468–71, 10,554, 10,700, 10,702, 10,708; would penalise indirect saving, 10,474–5; premium would not attract unthrifty, 10,696–8.

Mr. Hunter.

Comparison of cost to working classes of Mr. Chamberlain's and Mr. Booth's schemes. *See* Analysis of Evidence.

STATE PENSIONS : Mr. Chamberlain's Scheme—*cont.*

Miss Hurlston.

Women could and would subscribe to assisted pension fund, 16,841–5, 16,873, 16,960 ; though it would be difficult, 16,872 ; scheme should be suited to all not merely the better paid, 16,954–7 :
For further criticisms and suggestions in relation to the case of women *see* Analysis of Evidence.

Mr. Jephcott.

Mr. Chamberlain's scheme, 14,588 ; contributions, 14,800 ; possibility of making them, 14,803–9 ; 60 better age than 65, 14,593–4, 14,817–8 ; numbers who live beyond 65, 14,589–92 ; scheme cannot be immediate in effect, 14,738–46 :
would benefit friendly societies, 14,692–4, 14,763–4 ; State would see to solvency of their old age funds, 14,695–9, 14,765 ; responsibility of State, 14,771–8 ; opposition of official element of friendly societies, 14,599–604, 14,813–6 ; members generally ceasing to object, 14,602, 14,813–6.

Mr. Knollys.

Pensions if with contributions would not meet the majority of pauper cases, 917–20.

Mr. Ladd.

Contributory scheme : labourers do not realise old age needs, 14,459–63.

Mr. McNeill.

State-aided pensions, with contributions, would not meet pauper class, 9591–4, 9703–7.

Mr. Mackay.

Objections to contributory scheme ; old age not the only risk of life ; fixed age causing friction, and involving extra benefits by way of charity ; dislike of deferred annuities ; failure to meet residuum, 9821–7.

Mr. Manley.

Scheme would not meet those most needing provision, 16,485–6 ; regular contributions over 40 years would be impracticable, 16,473–9, 16,486.

Mr. Nokes.

Very desirable, 14,989–98, 15,009, 15,089 ; should be contributory, 15,095–6 ; and voluntary, 15,113, 15,172–4 ; value of State security, 15,097–8 ; young would join if they understood, 14,991–8, 15,089–92, 15,114 ; could afford premiums, 15,002 15,093–4, 15,104–5, as well as join a club, 15,126–7 ; would delay early marriage, 14,999–15,003 :
should be open to women, 15,106–7 ; those too old to join should have more out-relief, 15,099–102 :
those who fail to join and become destitute should have indoor relief, 15,172–9 :
effect on friendly societies, 15,009.

Mr. Pitkin.

Initial contribution too heavy, 14,166–73, 14,247–51, 14,317–38 ; free pensions would be most popular, 14,255–6.

Mr. Smith.

Scheme needed and popular, 15,327–30, 15,361–4 ; women would join, 15,368–9 ; marriage be delayed, 15,369–71 :
5*l.* premium (case 2) best in two parts at 25 and 30, 15,331–2, 15,365–7 ; value of payments in boyhood, 15,328, 15,333–5, 15,386.
age for pension 65, but might vary, 15,376–9.
not harmful to friendly societies, 15,337–8.

Mr. Stead.

Scheme condemned by resolution of High Court of Foresters (1892), 12,424, 12,428 ; contributions are too small, 12,431–36 ; ineffective, because no demand for pensions, 12,454–8 ; inequitable, because it involves a State subsidy for a voluntary scheme, 12,543–7 ; State subsidy would enable State to undersell friendly societies, 12,436 ; State competition would prevent superannuation business being undertaken by friendly societies, 12,437, 12,460–5.

STATE PENSIONS : Mr. Chamberlain's Scheme—*cont.*

Mr. Stevens.

Artisans nearly all opposed ; prefer elastic provision of societies, 17,223–5 ; all central interference disliked, 17,459.

objections :
age too late, and would depend on trade, 17,256–8 : would penalise other saving, 17,398–400 :
State interference with friendly and trade societies, 17,259, 17,302, 17,310 ; by checking thrift and sickness and out-of-work provision, 17,321–8, 17,426–7 ; and hampering societies, 17,529–31 ; especially which give reduced sick pay for age, 17,331–6 ; State might aid the insurer apart from his society, 17,394–7 ; but could not refuse payment if it failed, 17,401–3 :
State-aided scheme opposed by Foresters, 17,306–7 ; by Trades Council and societies, 17,297–315.

Mr. Thomas.

State insurance requiring contributions not practicable, 7414–5.

Mr. Webb.

Scheme good and popular, 15,222, 15,224 ; especially with higher premiums for returnable benefits, 15,224–8, 15,241 ; labourers can pay these premiums, 15,228–32, 14,242–7 ; useful by the side of other investments, 15,300–6 ; value of self-help, 15,256 :
age should be in general 65, 15,240, 15,311–3 ; to be voluntary, 15,257, 15,314–6 ; those neglecting to join not to get full out-relief in age, 15,258–71 :
would strengthen friendly societies, 15,233–4, 15,307–10.

Rev. J. F. Wilkinson.

Thinks scheme would not be used, 6059 ; German experience as to figures of disablement and old age, 6108–9.

STATE PENSIONS :

(3.) Other Schemes laid before the Commission.

Mr. Bartley.

Old Age Provident Pensions Bill, 8125 ; bounty on thrift, 8669–70, 8754–8, 8799–805, 8888 ; pensions should be entirely separate from Poor Law, 8126, 8949–51 ; sufficient, 8684–86 ; amount same in town and country, 8961–62 ; maximum of 7*s.* to those who have never received poor law relief, 8128–9, 8156–60, 8211–19, 8230–3, 8693, 8715–21, 8775–6, 8806–7, 8916–23, 8960, 8967–9, 8973–4 ; second class, 3*s.* 6*d.* and addition, 8130, 8222–4, 8234, 8964–5, 8968 ; third class, 3*s.* 6*d.*, 8131 ; contributions to burial expenses, 8875–8 ; widows and single women, 8145–51 ; temporary provisions for those already 65, 8860–62 ; sum supposed to be saved entitling to pension of 3*s.* 6*d.* might be provided by employer, 8152–5, 8676, or relatives, 8712–4, 8723–4 :
exhaustion of previous provision, 8183–8 ; exceptional amount of illness not caused by misconduct, 8841 ; exceptional misfortune or distress, 8187, 8847, 8970 ; permanent affliction, 8845–6 ; loss of children who should have helped, 8842–4 ; inability to earn wages of calling, 8826, 8837 :
local authority to be judge if pension is needed, 8173–82, 8193, 8225–9, 8818–40, 8937–48 ; to have discretionary power, 8975–6 ; County Council to be the local authority, 8811–3, 8879–81, 8952–9 :
investigation of merit and classification of pensions : expense, 8125, 8819, 8924–7 ; difficulties, 8125, 8161–4, 8673–5, 8815, 8825, 8834–7 :
cost of scheme, 8132–44, 8165–72, 8235–6, 8765–98, 8808–10, 8850, 8853–9, 8963 ; numbers that would take advantage of scheme, 8137–9, 8166–72, 8219–21, 8762–4 :
poor law would continue by side of pension scheme for many years, 8775–98, 8853–6, 8863–4, 8869, 8928 ; infirm and friendless pensioners would enter workhouse, 8814–74 ; conviction for any crime to cause loss of pension, 8848–9, 8931–6 ; guardians to deal with applications for relief before 65, 8676–8 :

STATE PENSIONS: OTHER SCHEMES—*cont.*

funds to be called pension rate, 8127; to be a local rate, 8128, 8681, 8850–2:
encouragement to thrift making State provision eventually needless, 8686, 8689:
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Mr. BEAVAN.

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Mr. CROMPTON.

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Mr. GROUT.

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Mr. HARDY.

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For particulars of Mr. Crompton's own proposals, *see* Analysis of Evidence.

Mr. Davy.

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Mr. Disley.

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Mr. Drummond.

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Mr. Hedley.

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Mr. Pickering.

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Mr. Stead.

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Mr. Davies.

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Mr. Fothergill.

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Mr. Fuller.

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Mr. Gardiner.

Rent high in St. Saviour's district, 4095–6.

Mr. Grout.

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Mr. Hamblin.

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Mr. Hardy.

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Rev. R. Hart.

Wages of rural labourers in Dunmow district, 11*s.* or 12*s.* and extras, 11,958–61, 12,124–30; do not find insurance for old age impossible, 12,071, 12,123–5; unless when families large, 12,016; nearly all could join when young, 12,108–11; labourers reticent in seeking advice, 12,020–2, 12,094.

Mr. Hedley.

Prices in London have fallen, and wages risen, 1497–1502; effect of trade union wages rules on aged, 1372–3.

Miss Hill.

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Canon Hinds Howell.

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Miss Hurlston.

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women's trades mainly season trades, with slack times, 16,926; the high wages of some Birmingham trades exceptional, 16,935–7; men supplanted by underpaid women, 16,895, 16,928:
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Mr. Jephcott.

Increased stress of work causing difficulty in getting work in late middle age, 14,571–5, 14,669–72, 14,710–3; action of Trades Unions in regard to wages rate, especially in relation to the aged, 14,576–81, 14,584–7, 14,714–6:
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Mr. Ladd.

Wages in East Kent, 14*s.* or 15*s.*, and extras, 14,394–5, 14,421; less in some parts, 14,465–6:
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Mr. Lansbury.

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Mr. McNeill.

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Mr. Mackay.

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Mr. MANLEY.

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Professor MARSHALL.

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Lord METHUEN.

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Mr. NOKES.

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Dr. PAINE.

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Rev. L. R. PHELPS.

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Mr. PITKIN.

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Mr. SMITH.

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Mr. STEAD.

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Mr. STEELE.

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Mr. STEVENS.

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Mr. THOMAS.

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Mr. Z. WALKER.

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Mr. WARD.

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Mr. WATSON.

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Mr. WEBB.

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Rev. J. F. WILKINSON.

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